

the

Check



List

Check Collector's Round Table

Volume II	Number III	Issue #7	July 1971
PUBLISHED BY ROBERT FLAIG		P.O. BOX 27112	Cincinnati, Ohio 45227

C.C.R.T. WILL HOLD ITS SECOND NATIONAL MEETING IN WASHINGTON

You are invited to attend the meeting of Check Collectors Round Table held in conjunction with the 80th Anniversary Convention of the American Numismatic Association. C.C.R.T. is a club member of the A.N.A. Members, friends, guests are all welcome. The meeting will be informal and the current status of our organization will be presented. Your presence if at all possible is requested. Everyone will have the opportunity to express his views and opinions.

This is the king of numismatic events and one of the rare opportunities for C.C.R.T. members to get together. Let's get acquainted and make new friends. The A.N.A. Convention dates are August 10-14 in Washington, D.C. The specifics for our C.C.R.T. meeting are:

WHEN : August 11, 1971 (Wednesday)

WHERE : Washington Hilton Hotel

TIME : 10:00 AM to 12:00 Noon

PLACE : Lincoln Room West

As so successfully initiated last year we will again have a hospitality room. Last report indicates we'll share the Dupont Suite with the Collectors of Wooden Money. This affords us a place to relax, swap stories, trade material and generally enjoy ourselves. Be sure to visit the room often during the convention.

Mr. Brent Hughes well known numismatist and a member of C.C.R.T. is deeply involved in this convention as well as the designer of the convention medal. Mr. Hughes sends word he will have a large ten-foot exhibit of checks from his personal collection on exhibit. It will be displayed non-competitively - be sure and see this added attraction.

* * * *

JOIN THE A.N.A.

If you are not a member of A.N.A. now would be a great time to join. In past issues of T.C.L. mention has been made of the advantages of belonging to the American Numismatic Association. Enclosed is a brochure, complete with an application form, giving many more specific details about the opportunities this large organization affords.

Pg. 96
Jul. 71

The NUMISMATIST, the monthly publication of this organization; and the use of the largest circulating numismatic library in the world are but two great reasons for joining the A.N.A. Another one is the opportunity to be involved in their national conventions; they are fantastic.

THE NUMISMATIST covers all facets of numismatic collecting, from the interests of the splinter groups to the common as well as the rare coins. (See Mr. Ken. Hallenbeck's notations in this issue on check articles that have appeared in past issues of THE NUMISMATIST.

If you would like to join the A.N.A. at this time, and it is hoped you will, complete the application form and return it to your editor with proper amount enclosed. It will promptly be signed by your editor as one of the proposers and a second proposer will also sign it for you, after which it will be sent to A.N.A. Headquarters.

* * * *

NOTES ON C.C.R.T. WASHINGTON MEETING

Included in the format of our meeting will be a brief history of C.C.R.T. for the benefit of our guests and any new prospective members; also a financial report and some of our future aims, desires and plans for continued growth. Problems will also be discussed, one in particular being the increased amount of work proportional to the continuing growth of our organization. As we grow, help in some form will be needed to maintain our present functions. Please give this some thought and bring your ideas and suggestions to the meeting.

Some thought should also be given to the idea of whether we should continue as we are, informal in nature, or should we become a formal non-profit type of organization with officers. This would distribute the work load, but create some other problems since our members are located in so many states. On the other hand your editor and his wife are now functioning at full capacity so far as time available for C.C.R.T. work. Functioning as corresponding secretary, treasurer, editor, publisher, record keeper, publicity man, etc. with all the many little details associated with each function, taxes the allotted time available to perform these necessary duties. All C.C.R.T. work is done in evening hours and on weekends.

Rising costs are a common problem of all presently functioning organizations and publications, we are no exception. If you have recently renewed a subscription or paid your yearly dues in many organizations, you are aware of price increases. Some newspapers are again mentioning future increases for postal rates on top of the fat one just initiated. Each time we purchase new supplies the prices have increased. Fortunately due to the increased membership and the generosity of members donating material for our auctions plus the fact a number of members advertised in T.C.L. to give us added revenue, we are not in a financial bind. If we continue to face higher and higher costs without a proportional increase in revenue we will eventually find ourselves in difficulty. If in the future we want a printed publication, library reference material, certificate program or other items of necessity, the revenue for these items must be raised. (A financial report as given at this Washington meeting will be included in the next issue of T.C.L.) Again please bring your thoughts and ideas on this subject to this meeting.

To have "growing pains" is a wonderful symptom and a sign of progress; there are many organizations who wish they had this problem. Your editor is happy to have it and I'm sure we can work out solutions that will increase our efficiency and make us a better organization. Our meeting will be a good time and place to discuss these things.

We need your continued support in the form of good ideas, suggestions and constructive criticism. Above all we want to know you personally and enjoy a bit of fellowship together. Make yourself known, I'll be the fellow with glasses, six feet tall with a shiny spot on the top of his head.....Bob Flaig

SEE YOU AT THE A.N.A. CONVENTION AND THE C.C.R.T. MEETING

* * * * *

OTHER NOTES OF INTEREST

Your editor and his wife Jeane will arrive at the Washington Hilton Hotel for the A.N.A. activities on Tuesday August 10 and will stay at this hotel through Thurs. August 12. Due to other commitments we'll depart early Friday morning. We'll be most happy to meet all our members and friends during this stay.

It is regrettable we'll miss the A.N.A. Club Representative Breakfast on Saturday, but hopefully we'll be ably represented by one of our good members who is presently being contacted for this purpose.

Your editor finds himself far back in answering correspondence with some of our members and in sending trades for material received from other members. An apology is offered for this delay; daily increased work loads, personal commitments, greatly increased correspondence all have played a part in decreasing my spare moments - in short, time is my worst enemy. In due time I hope to catch up.

In recent weeks some fine articles have been received from our members, a goodly number appear in this issue and some will be published in the coming issue. Believe me, the fine articles we have published in past issues have to a great extent brought us new members. You, the members who produced these articles have offered information that is needed and wanted. If we offer a good product (T.C.L.) among other assets, it will be accepted - and it has. Our authors are as much responsible for our success as anything else we have done. It is with this in mind I continue to urge our members to contribute their articles, information and research. To those who have contributed we are indebted and offer our thanks and appreciation and hope they will continue to share their knowledge and research findings. To those who have not as yet contributed we offer you an invitation to do so. This is our foundation, strength, OUR BREAD AND BUTTER! By the same token, let those who have contributed articles know you have enjoyed them and put them to use - drop them a note of appreciation, it's a small reward for their hard efforts.

Along this line, a few subjects that I'm sure would be of interest when related to checks etc. are: Die-Proofs, Cut-Cancels, Cut-Cancel Devices, Confederate Banking, Famous Signatures on Checks. Do I hear any takers on these subjects - or others?

(Continued on page 142)

THE NEW YORK CITY "TEN"

R. E. Ekeblad 19 Edwards Lane Glen Cove, New York 11542

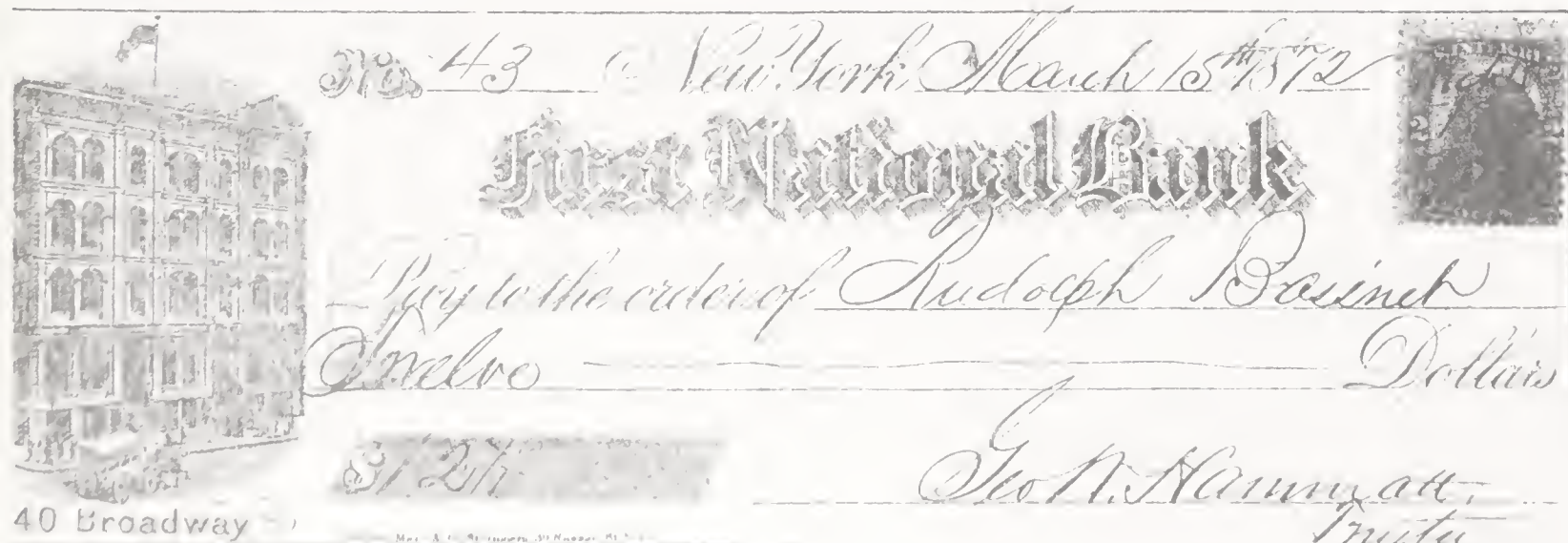
Recently when I was attending a business luncheon in New York City a banker introduced himself as an officer of the Fifth-Third National Bank of Cincinnati. Another party at the table, not hearing the full introduction questioned "Third National Bank?" After the banker repeated the full name of his bank another party at the table remarked that there probably never was a Third National Bank. I replied that there have been many and also one in New York City but that it had merged before the turn of this century into what is now The First National Bank of New York.

This led into further discussion of bank names and I remarked that not only had there been a Third National Bank in New York City but, in addition, a First, Second, Fourth, Fifth, Sixth, Seventh, Eighth, Ninth and Tenth National. Only the First still operates with the number in its name. The other titles have disappeared as the banks merged with others or ceased operations over the past 100 years.

I have been asked a number of times whether all of these numbered banks ever existed since some long-time check collectors have not seen checks from some of the middle numbered banks. In a recent letter to me Jack Weaver asked this question and whether I had done any research on the subject. Well I have not been able to locate items from each bank either but I had researched the matter. Considering the interest indicated by people on these numbered banks it appeared that an article for The Check List on this unusual group, chartered between 1863 and 1865, would add to the knowledge of fellow checkophiles.

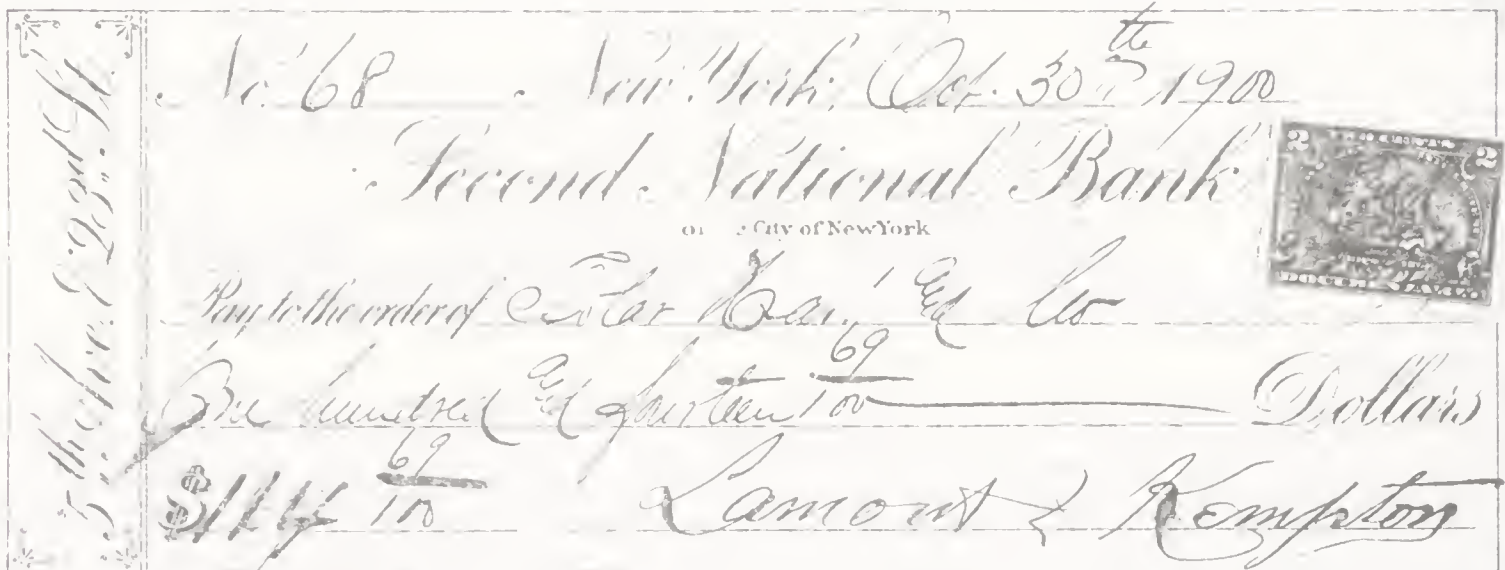
The First National Bank actually was the first of this group to be chartered under the National Bank Act and received number 29 in 1863. It operated under that name until March of 1955 when it merged into the National City Bank of New York. The name of the combined banks then became The First National City Bank of New York which is presently one of the largest banks in the world.

Various checks written on The First National Bank of the City of New York are available. Illustrated is a colorful check of the bank dated 1872 with a vignette of its building at 40 Broadway and an R135 affixed.



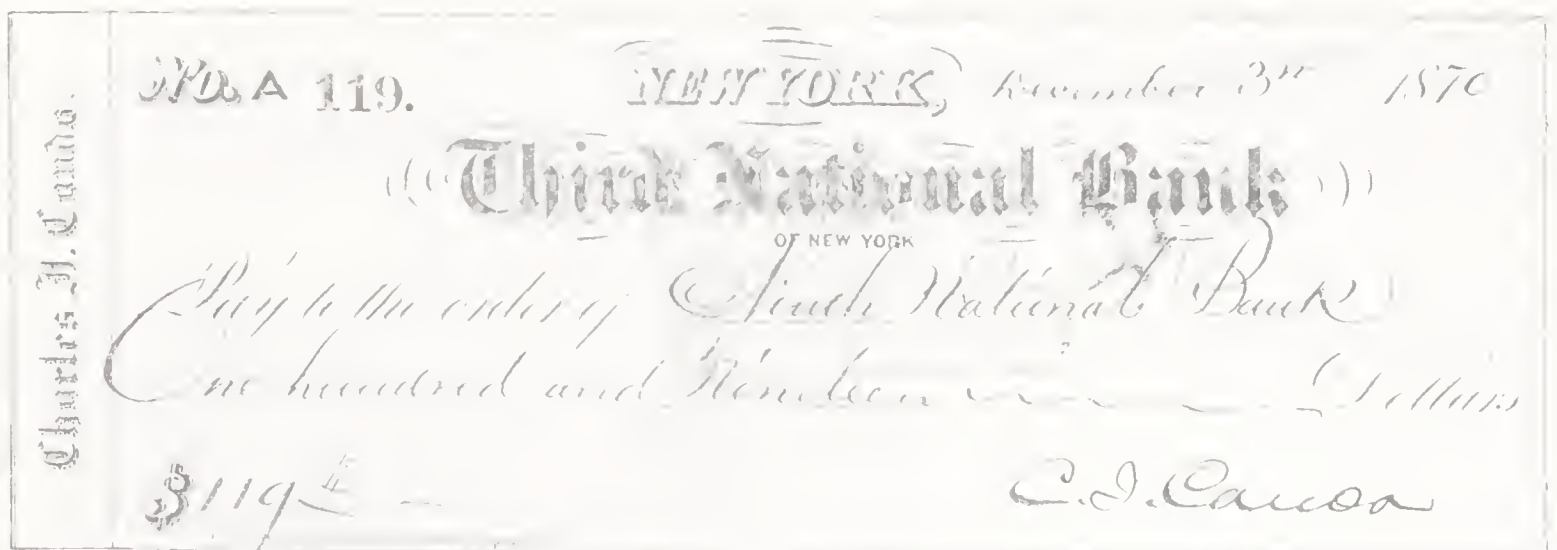
The Second National Bank of the City of New York received charter number 62 in 1863. It continued to operate until December 1921 when it was absorbed by the National City Bank of New York which joined with the First National Bank of New York in 1955.

Illustrated is a routine check with R164 affixed and dated 1900, not too old considering the long existence of the bank.



The Third National Bank of New York also came into existence in 1863 with charter number 87. Like the Second National this bank also ended with absorption by The National City Bank of New York in May 1897.

Many interesting items drawn on this bank have been made available through the graciousness of Bob Richards, a fellow checkophile. Illustrated is an item drawn on the bank in 1870 with imprinted RN-B1 and payable to the Ninth National Bank.



The Fourth National Bank of the City of New York received charter 290 in 1864 and continued in operation until it merged in May 1914 into the Mechanics & Metals National Bank of the City of New York. That bank subsequently consolidated in April 1926 with The Chase National Bank of the City of New York. This latter bank is well known today as the Chase Manhattan Bank, one of the world's largest banks.

Various checks of this bank are available. Illustrated is a colorful one of 1866 vintage with imprinted RNB10.

S. SLOANE & Co. No. 11640

New York, *July 18th* 1866

FOURTH NATIONAL BANK
OF CITY OF NEW YORK,

PAY TO THE ORDER OF *B. H.*

Twenty two ⁵⁰/₁₀₀

DOLLARS

6 Broad Street.

\$22 ⁵⁰/₁₀₀

J. S. Sloane

The Fifth National Bank of the City of New York was chartered in 1864, number 341. It operated until May 1925 when it was absorbed by the Manufacturers Trust Company.

Although the bank operated as The Fifth National for some 61 years I have not seen any specimens to date.

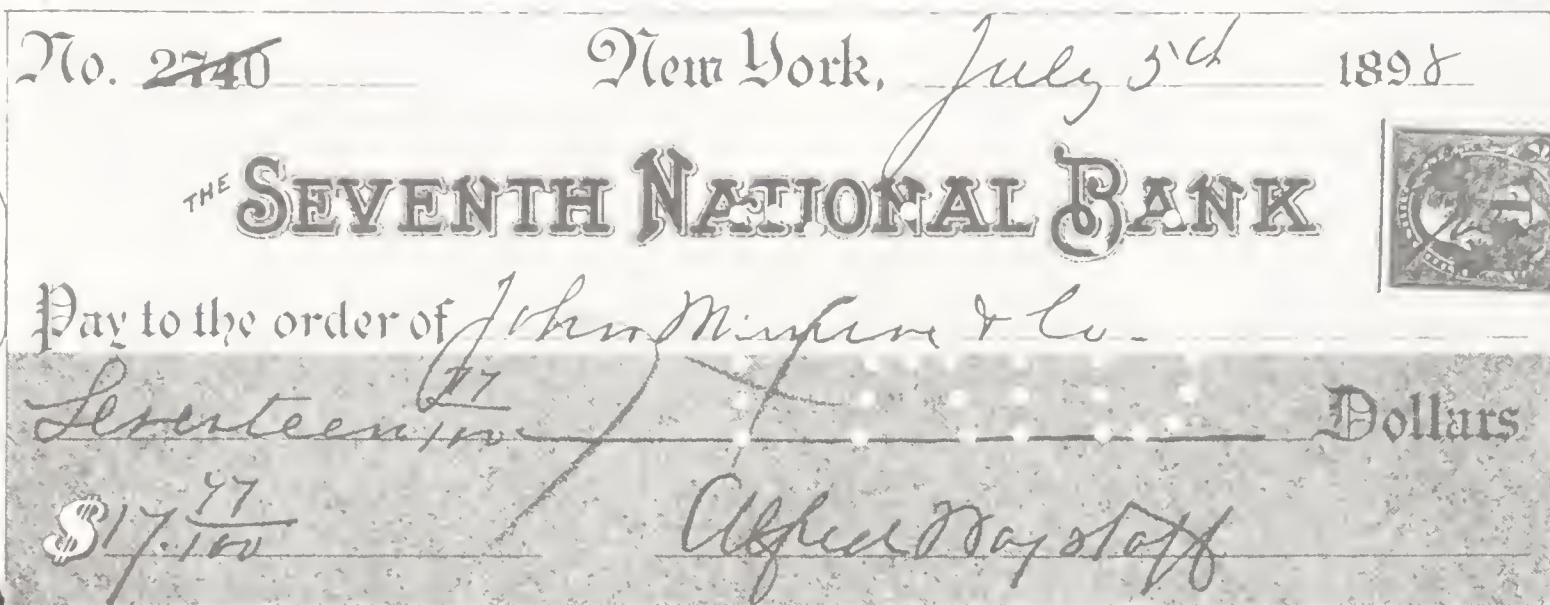
The Sixth National Bank of the City of New York also came into being in 1864, charter number 254. It operated under this name until March 1899 when it was absorbed by The Astor National Bank of New York which ultimately merged into the still functioning Bankers Trust Company in April 1917.

To date I have not seen any checks drawn on this bank.

The Seventh National Bank - Although this bank was the last of the "Ten" to be chartered, number 998, in 1865, this was formerly the Seventh Ward National Bank of New York which was founded in 1833. It operated as the Seventh National until April 1903 when it merged into the Mercantile National Bank of the City of New York. Subsequently, the bank merged into the Irving National Exchange Bank of New York in June 1912. Today the bank operates as The Irving Trust Company.

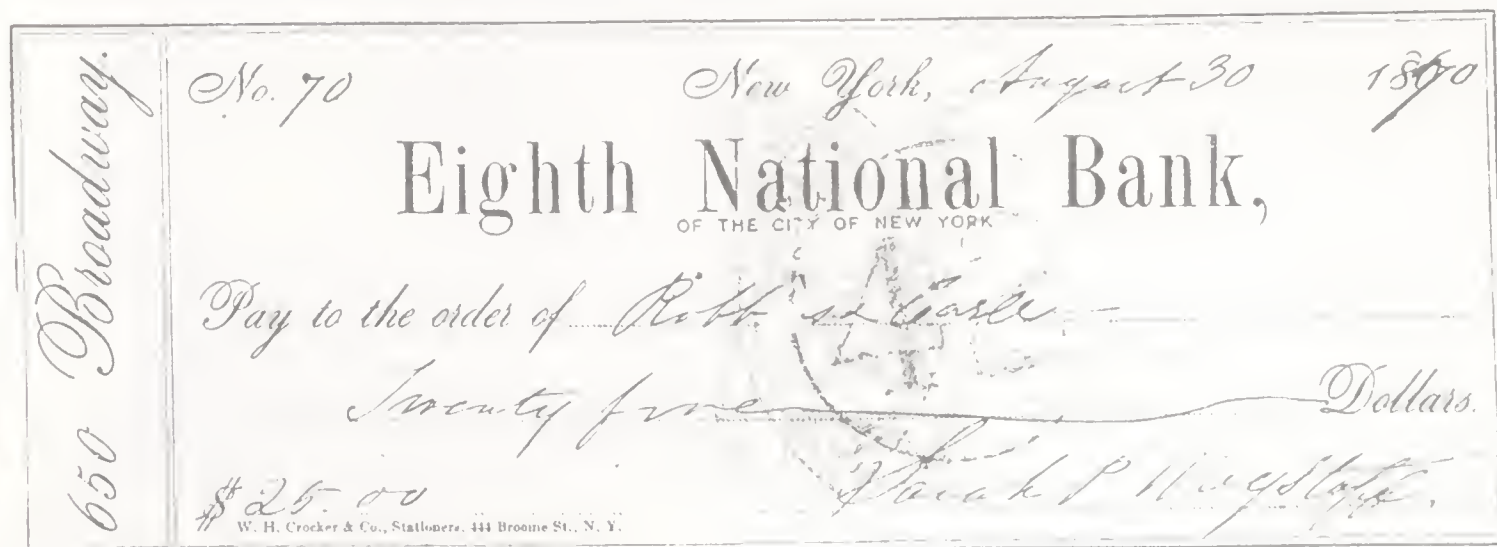
In 1920 another Seventh National Bank of New York received charter number 11844 as a result of a change in name by The Seventh Avenue National Bank of New York. This later Seventh National Bank operated until December 1928 when it was absorbed by the Municipal Bank and Trust Company.

Various checks drawn on the earlier Seventh National Bank appear to be available. The one illustrated is an 1898 item with R155 revenue stamp affixed on safety paper.



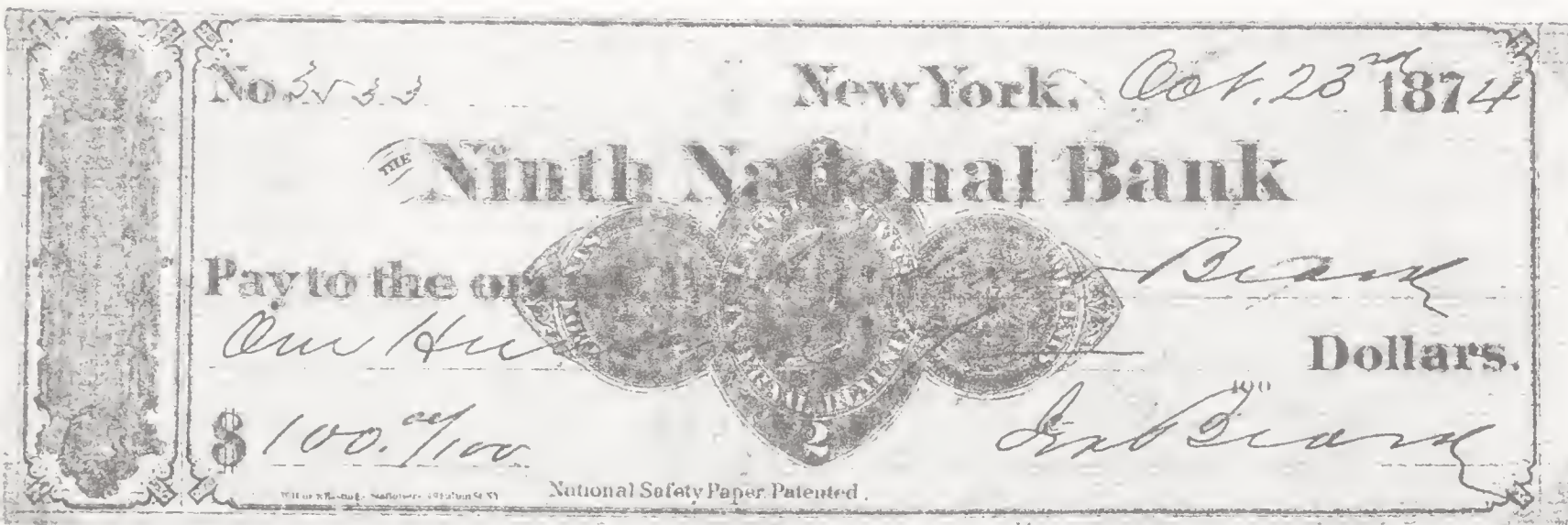
The Eighth National Bank of the City of New York was the shortest lived of the New York City ten numbered national banks. Chartered in 1864, number 384, it ceased operations in December 1871.

The illustrated check is one dated 1870 with imprinted revenue number RN-B1.



The Ninth National Bank appeared in 1864 under charter number 387. It operated under the name until December 1901 when it merged into The National Citizens Bank of the City of New York which ultimately consolidated into the Chemical Bank and Trust Company. This latter bank is still active.

Illustrated is a check printed on violet safety paper with purple printing and imprinted with an RN-D1. The check was written in 1874.



The Tenth National Bank of the City of New York began operations in 1864 under charter number 307. It didn't stay on the scene very long, however, as the bank ceased operations by voluntary liquidation in November 1877.

Checks of the bank are available, but I do not have one for illustration.

That's the story on the New York City "Ten" No Eleventh, Twelfth, Thirteenth or higher numbered national bank operated in New York City. The series ended at the Tenth although there were various numbered Ward banks in the City of New York over the years. For example, there was a Twelfth Ward Bank, a Twenty-Third Ward Bank, etc.

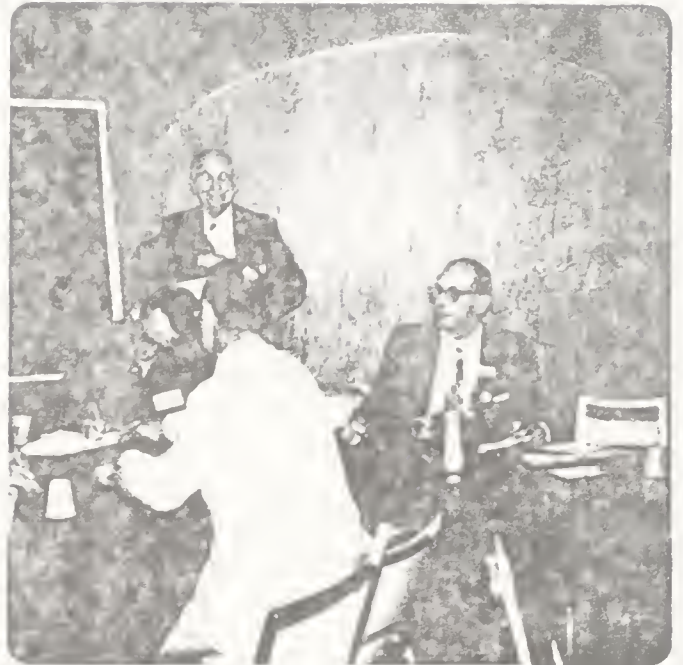
During the period that the New York City "Ten" co-existed their customers certainly had to keep their numbers straight or end up in the wrong bank. On the other hand New Yorkers had the unique opportunity for many years to transact business with a bank titled with the customer's lucky number - if it fell between the First and Tenth. Obviously, all the banks were not equally lucky or strong in management since only one survived to this day, the one chartered First!

C.C.R.T. held an informal meeting during the 32nd Anniversary Convention of the Central States Numismatic Society, May 14-16, 1971 at the Chase-Park Plaza, St. Louis, Missouri.

Below are several pictures taken during the C.C.R.T. meeting.



Above left to right: Mrs. June Budd, Robert A. Dewey (guest), Ron Horstman, Louis Van Belkum.



Above left to right: Louis Van Belkum, Al Wick (standing), Bob Flaig, John Hickman - hands on lithograph stone



It was a great pleasure to renew old friendships and make some new ones. We were again welcomed by the same congenial hosts who headed the 1970 A.N.A. Convention, Bernice Stevenson and David L. Cooper; they spearheaded this convention also. Thanks to them we had the same fine facilities for our meeting room and hospitality room.

Our meeting room was once again the Falladian Room where we met at 1:00 PM on May 14, 1971. There were nine members and three guests present.

Left Mrs. June Budd, Robert A. Dewey, H. Leonhardt, Jr. (guest)

Jul 71

As usual, our meeting was informal and the greater amount of time was devoted to a discussion of a lithograph stone Ron Horstman had brought to the meeting (Points of interest brought out in this discussion will be found elsewhere in this issue). Ron also brought a small check book containing a Royalty Stamp on its inside cover. This was generally discussed, but little or no information was available from those present.

Jeane Flaig reported the following information concerning the number of renewals for membership and new memberships in C.C.R.T. as of the meeting date (5-14-71).

Charter Members (Oct. 1969 to Nov. 1970)	=	167
Membership renewals as of 5-7-71	=	142
Of those not renewing, 1 death, 1 unable to locate.		
New Members (non-charter) as of 5-7-71	=	28
Total Membership 5-7-71	=	170
Three Charter Members renewed membership at meeting on 5-14-71		3
Total C.C.R.T. membership at close of meeting on 5-14-71		173

Jeane Flaig reported the following financial information:
Period covered 10-1-69 to 5-10-71

<u>Income</u>		<u>Expenses</u>	
Dues	\$1107.25	Publication Materials	\$684.47
Advertising	121.01	Postage	359.44
Donations (Includes fees for 1st class postage certain members paid)	42.50	Envelopes	68.02
Auction Proceeds (Includes donated material)	89.90	Bank Charges	14.04
Bank Interest	3.57	Misc - Electric stencils, regular stencils, rubber stamps, correction fluid etc.	70.95
Sale of back issues of T.C.L.	11.25		
Total	\$1375.48	Total	\$1196.92

Balance as of 5-14-71 = \$178.56

Bob Flaig reported that the continuing growth of C.C.R.T. has also increased the amount of work necessary in order to function properly. We are approaching the point where it will be impossible to continue our growth without additional help. There were no recommendations or action taken.

Meeting adjourned approximately 3:15 PM.

* * * * *

Have you considered writing an article, paper, book review for The Check List? A continuing supply of informative articles is always needed - your material is always welcome. When we share information we all gain.

* * * * *

PATRONIZE OUR ADVERTISERS, mention The Check List when you respond.

* * * * *

Support C.C.R.T. Auctions with your Bids and Materials.

MISCELLANEOUS CHECKS FOR SALE

PAUL R. PEEL 1748 SAWYER WAY COLORADO SPRINGS, COLO. 80915

1. THE SECOND NATIONAL BANK, Cumberland, Maryland, unsigned, 187-, printed Revenue..... \$2.00
2. Cashier of the OFFICE OF DISCOUNT AND DEPOSIT, Charleston, South Carolina 1830, unsigned, Crisp..... \$3.00
3. As above, different check..... \$3.00
4. THE BANK OF BELL BUCKLE, Bell Buckle, Tennessee, 19--, black on blue..... \$1.00
5. SKINNER BROS, FRUIT GROWERS and NURSLRYMEN, Columbus, Kansas. Large vignette of train and cars at station, unsigned..... \$2.00
6. T. P. GRANDALL, North Bloomfield, Calif., 1889, signed, etc..... \$2.00
7. THE MERCANTILE NATIONAL BANK, N.Y., N. Y., 188-, unsigned, mint..... \$1.00
8. TRIMBLE & HUNTER BANKERS, Leadville, Colorado, 188-, mint..... \$1.25
9. FIRST NATIONAL BANK, Denver, Colorado, 188-, mint..... \$1.00
10. THE AMERICA NATIONAL BANK, Denver, Colorado, Bank building to left, 1890, mint..... \$1.25
11. SIX COLORADO STOCK CERTIFICATES: SOUTH LONDON MILL, THE LONDON MINES AND MILLING CO., THE LONDON GOLD MINES CO., BROOKSIDE WATER AND INVESTMENT CO., THE N. A. MINING CO., THE WOODS JOHNS URANIUM CORP OF COLORADO. All mint condition, unissued..... Six (6) for... \$3.00
12. GOLD MINE STOCKS: Two ornate certificates of the 1890's from the famous mining area of Cripple Creek, Colorado - THE BUENA VISTA GOLD MINING CO., 1896 and THE NEW YORK TUNNEL CO, 1895....Beautiful, unsigned; also included is a reproduction of an early map of the Cripple Creek mining district.....THREE PIECES..... \$4.00
13. FOUR DIFFERENT COLORADO MINING STOCKS...2 issued, 2 unissued.....Only..... \$2.00
14. TEN MINING LETTERS of the 1890's concerning purchase of stock in mines in Ward, Colo., plus Colorado mining certificate, plus reproduction of early City map of Cripple Creek....ALL..... \$2.00

(PAUL R. PEEL'S AD CONTINUED ON NEXT PAGE)

(PAUL R. PEEL'S AD CONTINUED)

15. TROPHY MINING COMPANY OF COLORADO issued in the State of New York, signed, cancelled, with a nice vignette upper right, dated 1880, American Bank Note Co..... \$2.00

PAUL R. PEEL 1748 SAWYER WAY COLORADO SPRINGS, COLORADO 80915

* * * * *

A BRIEF REVIEW OF VIGNETTE HISTORY

Howard S. Baron (CCRT#158) Sunnyside Rd., Harrison, N.Y. 10528

For the furtherance of the article on Vignettes by Mr. Rathjen the observations below may be of some interest to C.C.R.T. members.

The earliest bank notes and checks were engraved on copper as had been the custom for all forms of graphic art for mass distribution since copper replaced wood cuts during the 17th century.

The problem inherent in copper was that the printer could only get about 5000 impressions from a plate before it required re-engraving. Since exact uniformity is the keynote to foiling counterfeiting the use of copper plates which were retouched or different from the original, made the counterfeiters task easy.

During the early 18th century our American mechanical genius led us to the perfection of a method whereby a copper engraving could be transferred to a steel plate without loss of detail or artistic value. From these plates up to 50,000 impressions could be struck.

The same group of talented and practical men devised methods for using mechanical lathe work, which was impossible to duplicate, in the engraving of the bank notes and bonds of the period. Men like Jacob Perkins, Asa Spencer, George Murray and many others made large contributions to what was truly one of America's great improvements in the printing art.

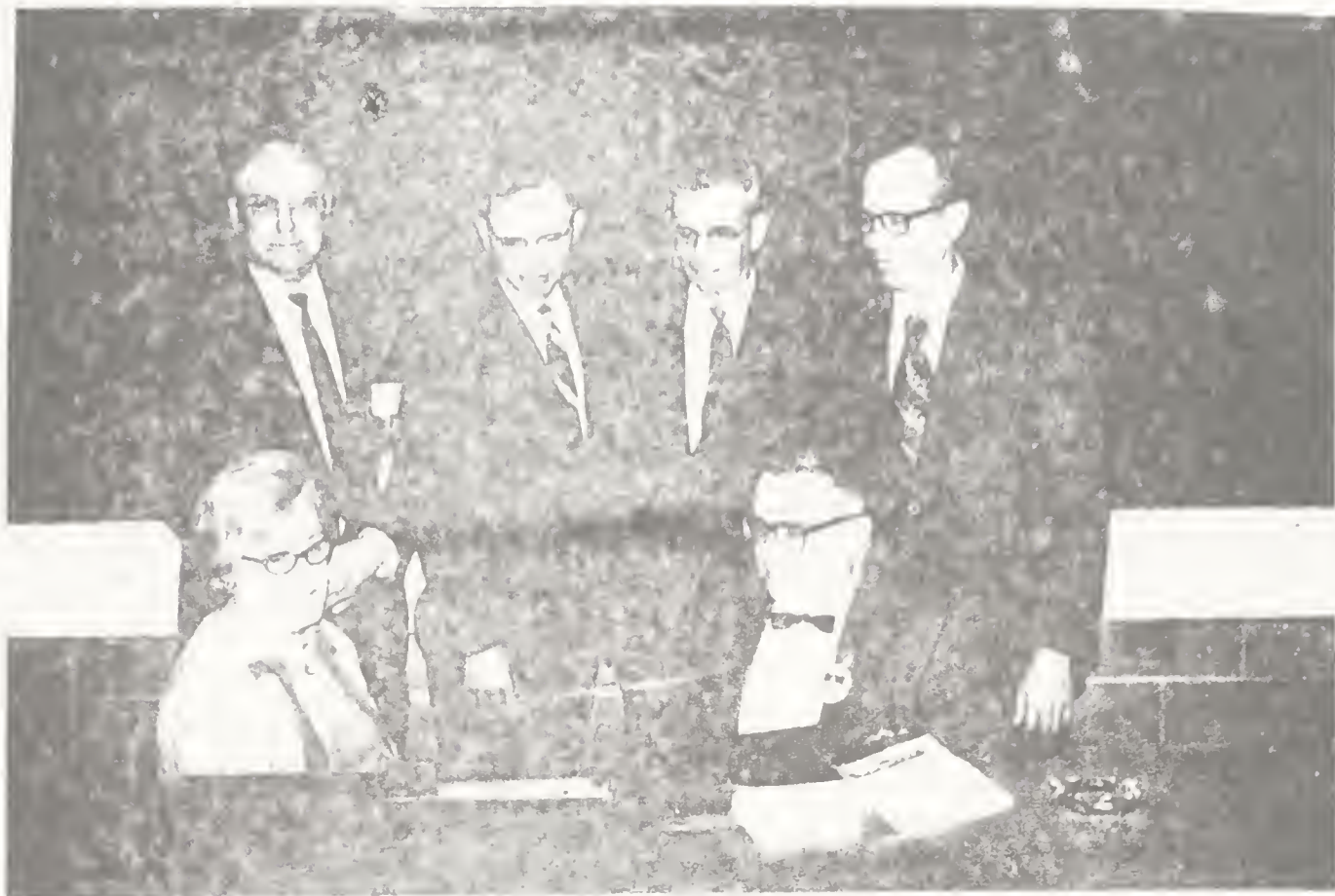
With the growth of the art and the enormous demand which arose from the multiplicity of banks which sprang up in every town and village across the country, the need for printed currency also grew. The firms of printers of banknotes were there to oblige and the engravers were kept busy supplying the demand. It was during this period from about 1808-1862 that the entire production of what we now call Obsolete or Broken Bank Notes was created.

The above period included the so called Classical Revival period with its emphasis on the Greek figures, the Greek architecture and the introduction of classical themes into all forms of artistic expression.

Strangely enough this was a perfect answer to the problem of uniformity which faced the makers of currency. Classical figures in classical garb were timeless. There was no need to change the costume of Juno or Minerva to accommodate the fashion changes which occurred then even as now. An engraving or vignette of Ceres or Archimedes was just as good in 1861 as it might have been 20 years earlier.

(Continued on page 121)

WHAT C.C.R.T. MEMBERS ARE DOING AND SAYING



Pictured are C.C.R.T. members present at the Forest City (Iowa) Eleventh Annual Coin Show held May 1, 2, 1971. This group got together on Sunday and are looking over some of Mrs. June Budd's collection. From left to right - seated, June Budd and Gene Morris; standing are Charles Cox, Arlin Zingg, Roger Humphrey and Don Sanvik.



CAN YOU TOP THIS?

We have members who collect checks, drafts, check protectors, cut-cancel devices, bank bags and etc. Gene Morris reports acquiring his first bank building. This beautiful building was originally the new home of The Forest City National Bank; in 1940 the name was changed to The Forest City Bank and Trust Company and moved one block south on the next corner.

Pg. 108 Jul. 71

Mr. Brent Hughes of Falls Church, Va. is the designer of the 1971 A.N.A. official convention medal. Obverse portrays the likeness of George Washington in military attire and around the rim, 80TH ANNIVERSARY CONVENTION 1971, WASHINGTON, D.C. The reverse depicts Washington Monument with the circle of American Flags at the base, A.N.A. seal on left and U.S. Capitol on right with the District of Columbia flag in background. Wording around these elements reads: OUR NATION'S CAPITAL AMERICAN NUMISMATIC ASSOCIATION.

Mr. Hughes is associated with our government as an exhibit designer. He has many years experience in the production of numismatic art which include coin designs, currency vignettes photographic title panels, emblems, posters, program covers and catalogs. He has designed all signs for the coming A.N.A. Convention including C.C.R.T's room and meeting sign. Mr. Hughes is first vice president of the Virginia Numismatic Association and a member of the board of governors of the Society of Paper Money Collectors. He served on the 1967 Assay Commission to the U.S. Mint appointed by President Johnson. He has authored many articles for numismatic publications, one of his latest being a series of articles that appeared in COIN WORLD on tips for prevention of burglary to the home.

* * * *

Jack Weaver, and probably other members too, has been trying for "match-ups"--finding a pre-Civil War check and a piece of obsolete currency on the same bank. They make interesting "show pieces", especially when there is a similarity of type face or vignettes between the check and the bill. Now Jack reports a "3-way stretch", a blending of check collecting and philately. Starting with an 1841 check on the BANK OF PENN TOWNSHIP, Philadelphia, he's added a \$5 note of the same bank dated May 1, 1847 and a pre-addressed cover from The Bank of Chester County, West Chester, Pa to CASHIER OF THE BANK OF PENN TOWNSHIP / Philadelphia / Penna. franked with a nice 3¢ Scot #25 tied with a circular postmark of West Chester dated September 4, 1857.....Can anyone else report success in this area?

* * * *

I would like to thank all the people that have written articles for The Check List - I certainly have enjoyed them all! Mrs. Ruby Webb, 1735 Myron Ave., Stockton, Calif. 95205

* * * *

WHY I LIKE USED CHECKS -

Used checks show the date and the year of usage.

Used checks show various bank cancellations such as PAID, CERTIFIED, NO PROTEST, INSUFFICIENT FUNDS, STAMPED SIGNATURES AND O.K.'D.

Changes in bank names are indicated with printed or written over names.

Certain dated checks contain Scott's RN series which run from A to Z with many numbers added.

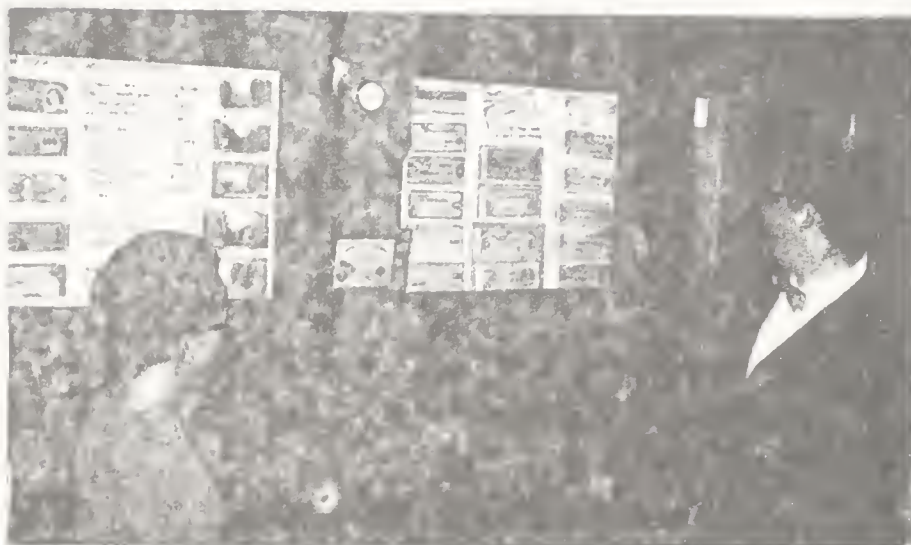
I have six checks of The Electric Park Amusement Company of Oklahoma, 1920 to 1922. The last two are dated 4-29-1922 and 9-19-1922. The last shows the amusement company was bankrupt and in the hands of a receiver, The Southern Surety Co. In such a series financial history is traced.

Unused checks look nice, but a check is a check when it's used.

Edward E. Holo (731) 534 Midland Ave., Garfield, N. J. 07026

* * * *

ARTICLES FOR THE CHECK LIST ARE ALWAYS WANTED AND WELCOME.



Don Allen (right) discusses his exhibit with staff members of The Bank of Montreal, Truro, Nova Scotia.

Cheques featured prominently in several National Coin Week displays this April. Don Allen writes from Truro, N.S. how he used fiscal paper to catch and hold attention at two exhibit locations. At Nova Scotia Teachers College where, as a faculty member, he promoted a Coin Week of diverse numismatic activities, close to a hundred checks were on view in display cases outside the college library. Old fashioned cheques set off book and periodical displays, and were shown alongside the Proclamation of the college president. The second window, which massed Bancardchecks, raised the question, "Is This the Future of Money?" Exhibits of intrinsic or numismatic value were segregated, for reasons of security, at the nearby Bank of Montreal. One display featured the travellers check, showing all recent Canadian bank series (Bank of Montreal, Bank of Nova Scotia, Royal Bank of Canada, Canadian Imperial Bank of Commerce, and The Toronto-Dominion Bank, principal U.S. series, American Express checks in four currencies, Thomas Cook pounds, West Indian dollars, and dollars and free yen on Bank of Tokyo. A second exhibit at the bank location displayed the diversity of credit cards, including Canadian, U.S. and English issues. Professor Allen, a sixteen-year N.C.W. participant, also addressed eight Coin Week audiences and spoke over the Maritime Provinces network of the Canadian Broadcasting Corporation, a fifteen-minute interview heard throughout the three provinces.

* * * *

PAPER MONEY, Vol. 9, Whole No. 34, No. 2, 1970 the official publication of the Society of Paper Money Collectors was donated to C.C.R.T's small library. It contains Mr. Murk's article: "Early Banking History of the Republic." The interesting, informative article presents information on our first chartered banks along with illustrations of some of their early checks.

Jul. 71

ART WORK ON C.C.R.T. CERTIFICATES COMPLETED

A GREAT BIG THANKS to Mr. William R. Heald, our hard working member from Albuquerque, New Mexico. Through the efforts and artistic talent of Mr. Heald, we now have working copies for an Educational Certificate and a C.C.R.T. Membership Certificate. These were discussed in a previous issue. Hopefully we can now go forward with the Educational Certificate program and issue Membership Certificates to all members. Naturally this hinges on printing costs, if we can't do both at once we'll initiate one and then the other as soon as possible thereafter.

Upon the return of your editor from the A.N.A. Convention and a much needed vacation he'll dig into this matter. Further information on these certificates will be reported in the next issue of T.C.L.

Bill Heald did not stop after designing these two wanted items; he completed the WATERMARK ARTICLE (elsewhere in this issue) and sent in some other interesting material for a future issue. THANKS FOR A NUMBER OF JOBS WELL DONE!

* * * *

AN APOLOGY to my check collecting friends for not answering correspondence. I have moved to a new location and gone into business with my brother. I'm working 12 to 14 hours per day, seven days a week learning the business. Temporarily I have no time for my hobby. I'll write as soon as possible. New address: WILLIAM LEE, P.O. Box 926, Joplin, Mo. 64801. (This address correction is listed on current member roster.)

* * * *

I'm not sure whether LIFE INSURANCE POLICIES qualify under the C.C.R.T definition of financial paper, but I'm now collecting them and have 40 or 50 of them including some extras I would like to trade. I would be willing to trade for other life insurance policies or other items such as checks or bonds...Kenneth L. Hallenbeck, 1141 W. Lexington Ave. Fort Wayne, Indiana 46807.

* * * *

Mr. Richard A. Martin, one of our newer members, is presently engaged in doing a works on the Banks in Cass County, Indiana. He notes to date he has used the local histories, city directories and the material of the historical society. He is hunting further source material on this project. He would be happy to hear from any member who can offer him additional source material or suggest where it may be obtained. Please write to Mr. Richard A. Martin, 1516 Douglass St., Logansport, Indiana 46947.

* * * *

For a couple of years now I have been collecting credit cards. The enclosed article tends to make me believe they will become even bigger in the financial scene.(See clipping "Checks Well On Way To Becoming Relics" elsewhere in this issue) I have over 200 credit cards in my collection now, though many are duplicates. I would guess I have well over 100 different types of cards. I have a few friends who give me their expired cards and I'll occassionally trade for one or two more.

In a way, credit cards are a form of banking. I collect expired credit cards and department store charge-a-plates and would be willing to trade checks, coins, and tokens for them. I collect the metal and cardboard credit cards and charge plates as well as the more common plastic ones. Kenneth Hallenbeck, 1141 West Lexington Ave., Fort Wayne, Ind. 46807

UNITED STATES REVENUE
STAMPED PAPER

This is the 4th in a series of articles authored by Mr. Samuel S. Smith for the AMERICAN REVENUER a fine publication of the AMERICAN REVENUE ASSOCIATION. It is reprinted herewith by their permission.

Samuel S. Smith (CCRT #18), 407 Lincoln Road #9-A, Miami Beach, Florida 33139

Part IV - The B Die



Type B
Size: 31 x 48mm.
Fog: In center.

In 1865, the American Phototype Company of New York introduced the B die, with a value of 2¢. No design was printed in a greater variety of colors than the B die. The only limit to the colors employed seemed to be a name for each one. Vanderhoof listed 14 separate shades, and even Scott's Specialized reflects 8 different colors. Of course, neither of these can compare with the Sterling and Henkels listings, which described 22 and 23 shades respectively. Among the problems that this created for collectors was to different-

iate between: "black, slate, and intense black"; or carmine, lake, pink, purple, puce, red and violet."

If the color "hair splitting", was not enough, Sterling and Henkels further subdivided this die in relation to the position of the imprints on the check, i.e. left, center, and right. Thus they swelled their totals to 49 separate items of a single plain imprint, 35 more than Vanderhoof's revision. It is little wonder that faced with such minutiae, collectors abandoned the field of Revenue Stamped Paper.

As I noted in the introductory articles, the underclassification by Scott is no better than the overclassification by the earlier catalogues. The shade differences in some of the colors are so wide and divergent, as to require something more of a description than the catchall of "shades. For example, in the greens, blues, blacks, and reds, the differences are pronounced enough to at least warrant a listing of "light" and "dark", and of course -- yellow will never be a shade of orange.

In addition to the single imprints of the die, it appeared with a variety of restrictive legends. GOOD ONLY FOR CHECKS AND DRAFTS PAYABLE AT SIGHT, is found enclosed in rectangular and octagonal tablets. The octagonal tablet also appears inverted, although I have never seen this item. The legend, GOOD ONLY WHEN ISSUED FOR THE PAYMENT OF MONEY, is found in an octagonal tablet and without a tablet. The last type of restrictive legend was on certificates of deposit, which were imprinted: GOOD WHEN THE AMOUNT DOES NOT EXCEED \$100. All of these certificates I have seen have been from the Citizens' Savings Bank of Petersburg, Virginia, and the B die appears both with and without the legend. The tax rate on deposits was 2¢ for \$100 or less, and 5¢ for deposits exceeding \$100. In some cases, certificates bearing the restriction were issued for deposits of over \$100, and bear 3¢ adhesive revenues for the additional tax.

As in the A die, William Topping & Co. also used the B imprint for receipt books, with pages imprinted on both sides. These are found in the orange color, both plain and with the phrase GOOD WHEN ISSUED FOR THE PAYMENT OF MONEY enclosed in an octagonal tablet. These pages again reflect that the 2¢ tax was being paid by the payor rather than the payee, contrary to the normal procedure.

The B die is also found used in connection with imprinted stamps of states and foreign countries. Many bonds sold to foreign nationals have impressions of German and English tax stamps, but to my knowledge, no listing of these has ever been attempted. On checks, the B die, in orange, is found used on an International Bank Draft with a blue 10 centimes stamp of France impressed to the right. The B imprint is overprinted with "check", in red, reading upwards. All examples of these that I have seen have been between the banking houses of M. Morgan's Sons (New York) and Messrs. Fould & Co. (Paris). The check comes in two parts, one with "Original" and the other with "Duplicate". Accordingly, I am suggesting to Scott Publications that the listing for this check be modified to show the original as RNB-15a, and the duplicate as RNB-15b.

In addition to the foreign imprints, Nevada also imposed a 2¢ tax on checks, which was paid by imprinted or adhesive stamps. Neither Sterling or Henkel listed any of these, and two of the three known types were first noted by Vanderhoof. The B die GOOD ONLY FOR CHECKS AND DRAFTS PAYABLE AT SIGHT in an octagonal tablet is found with a 2¢ Nevada orange red superimposed and also with a 2¢ Nevada green imprinted at the left. Vanderhoof didn't list the 2¢ orange red superimposed over the B die, with the above legend in the rectangular tablet, in his 1936 list. This rarity was first noted in Cabot's State Revenue Catalogue, and then by Scott in the 1938 Specialized. Cabot listed its value as RRR, indicating that only 1 to 3 copies were known at that time. I think we can concede that more than three copies now exist, and even though Scott shows no price, the last copy sold at auction brought \$55.00. All of the Nevada overprints that I have ever examined were drawn on The Agency of the Bank of California, Virginia, Nevada.

While neither Sterling or Henkels listed the Nevada overprints in their catalogues, they did list two varieties which have been subsequently omitted by both Vanderhoof and Scott. The first is the "Sample Die" of the B design. This was a specially made die used for sample checks and receipts. It differs from the normal die by the use of the word "sample" in place of "two cents" under the eagle. It came only in orange, and the ones I have seen also have the word "cancelled" printed in orange, at the lower right of the check.

The other variety omitted from current listings is the B imprint used for advertising by the American Phototype Co. on its cards and billheads. It is found in orange and purple and is overprinted with the following language, which I repeat, despite its length, to show the varieties of uses which may be found in the area of Revenue Stamped Paper: "This Company, under contract with the Internal Revenue Department, prints the following Vouchers, with the REVENUE STAMP IMPRINTED THEREON, viz: Checks, Bills of Exchange, Drafts, Bills of Lading, Bills of Sale, Certificates, Brokers' Notes, Original Process, Pawnors' Checks, Passage Tickets, Powers of Attorney, Proxies, Protests, Warehouse Receipts, Weighers Returns, Satisfaction of Judgements, Sheriff Returns, Receipts for Money or Property, &c".

I firmly believe that these latter two varieties should be listed in the next Scotts Specialized. Although it is true that they are not true stamps, since no tax was paid through them, they are clearly varieties of this die. In the absence of any listing for them in another section, such as proofs or essays, they should be included in the RN catalogue.

If you have any comments, please let me know at 407 Lincoln Road, Suite 9-A, Miami Beach, Florida, 33139

*** **

* HAVE HERSHFIELD, FIRST NATIONAL CHECKS AND MONTANA *

* TERRITORIAL WARRANTS, ALSO A FEW U.S. GOLD COINS. *

* MY PRIME INTEREST IS IN EARLY WESTERN CORRESPONDENCE, *

* EITHER STAMPED OR STAMPLESS BEFORE 1890. WOULD TRADE *

* MY CHECKS AND GOLD FOR WESTERN CORRESPONDENCE. *

* HARRY L FINE 2114 E. BALSAM MESA, ARIZONA 85204 *

* **

*** **

MORE - WHAT THEY ARE DOING AND SAYING

On June 22, 1971 I exhibited and spoke to the Collectors Club of Boston. The subject was NUMISMATIC ITEMS RELATING TO PHARMACY. This exhibit included examples of checks from different pharmacies in the late 1800's and early 1900's. If you know of any items that may be of interest to me, please let me know. Leonard M. White, 116 Montclair Ave., Boston, Mass. 02131

* *

I would like to thank all the people that have written articles for The Check List - I have enjoyed them all. Mrs. Ruby Webb, 1735 Myron Ave., Stockton, Calif. 95205

* *

LARGEST CHECK - The greatest amount paid by a single check in the history of banking was \$960,242,000, paid on January 31, 1961, by the Continental Illinois National Bank of Chicago. This bank headed a group which bought the accounts receivable of Sears, Roebuck & Co., to whom the check was paid. Source -Guinness Book of World Records 1971. Sent in by Larry Adams, Boone, Iowa.

* *

Help C.C.R.T. to continue to grow; tell your collecting friends about our interests and activities. If you wish some additional application forms, drop your editor a note.

Show your friends a copy of The Check List - Take a copy to your next coin club meeting.

County Warrants for Sale
Stanton County Nebr.

(Special : One each of 23 types)
(listed - \$7.00)

State of Nebraska. Amount Levied \$5936.98
Amount Issued \$ 19.33

TREASURER OF STANTON COUNTY.

Harlan, June 20 1900

Pay to *N. E. Carleton* or order
thirteen ³³/₁₀₀ Dollars.
and charge to account of *County Bridge Fund*

Bob Appleby *John Callies*
County Clerk Chairman County Commissioners

Nebr. Type STCW - 4

- | | |
|----------------|--|
| Type STCW - 1 | (Vignette) Train & Eagle, brown ink, pink paper
1900 or before - \$.75 each |
| Type STCW - 1A | (Vignette) Train & Eagle, black ink, pink paper
1901 or after - \$.50 each |
| Type STCW - 3 | (Vignette) Wheat shuck, black ink, white paper
1900 or before - \$.25 each |
| Type STCW - 4 | (Vignette) Equality before the law, red ink, white
paper 1900 or before - \$.75 each |
| Type STCW - 5 | (No Vignette) County Warrant, black ink, white
paper 1900 or before - \$.50 each |
| Type STCW - 7 | (Vignette) Equality before the law, black ink,
pink paper 1900 or before - \$.75 each |
| Type STCW - 8 | (No Vignette) Jury Warrant, black ink, pink paper
1901 or after - \$.35 each |
| Type STCW - 9 | (Vignette) Equality before the law, black ink,
white paper 1901 or after - \$.35 each |
| Type STCW - 10 | (Vignette) Equality before the law, & Eagle,
black ink, white paper.
1901 or after - \$.45 each |
| Type STCW - 11 | (Vignette) Farm scene, black ink, gray paper
1901 or after - \$.45 each |

Pioneer Documents
&

Art Gallery
P.O. Box 333
Pilger, Nebr. 68768

Vernon A & Eva M. Putz
Owners

Pg. 115 Jul. 71

County Warrants for Sale
Stanton County Nebr.

(Special : One each of 23 types)
(listed - \$7.00)

Type STCW - 12	(Vignette) Farm scene, black ink, orange paper 1901 or after - \$.45 each
Type STCW - 13	(Vignette) Farm scene, black ink, yellow paper 1901 or after - \$.45 each
Type STCW - 14	(Vignette) Farm scene, black ink, blue paper 1901 or after - \$.45 each
Type STCW - 15	(Vignette) Equality before the law & Eagle, green ink, white paper. 1901 or after - \$.45 each
Type STCW - 16	(No Vignette) Warrant, black ink, white paper 1901 or after - \$.20 each
Type STCW - 18	(No Vignette) Warrant, black ink, gray paper 1901 or after - \$.20 each
Type STCW - 19	(No Vignette) Treasurer of Stanton County, black ink, yellow paper 1901 or after - \$.20 each
Type STCW - 20	(Vignette) Man shucking corn & Eagle, black ink, yellow paper 1901 or after - \$.30 each
Type STCW - 21	(Vignette) Man shucking corn & Eagle, black ink, white paper 1901 or after - \$.30 each
Type STCW - 23	(Vignette) Farm scene, black ink, yellow paper 1901 or after - \$.30 each
Type STCW - 25	(Vignette) Man shucking corn & Eagle, black ink, green paper 1901 or after - \$.30 each
Type STCW - 27	(No Vignette) Warrant, black ink, yellow paper 1901 or after - \$.20 each
Type STCW - 33	(No Vignette) County Warrant, black ink, green paper 1901 or after - \$.20 each

All of these County Warrants are from 30 to 70
years old and in good to excellent condition.
These 23 different County Warrants, if purchased
separately would cost \$9.10.

Pioneer Documents
&
Art Gallery
P.O. Box 333
Pilger, Nebr. 65768

Vernon A. & Eva M. Putz - Owners

The following was sent in by Ken Hallenbeck of Fort Wayne, Ind.
This column is reprinted by permission of The News-Sentinel,
Fort Wayne, Indiana 46802.

Sat., May 22, 1971

FORT WAYNE NEWS-SENTINEL 7B

TO YOUR CREDIT

Checks Well on Way To Becoming Relics

By BILL BRUTTON, JR.
Credit Bureau of Fort
Wayne, Inc.

Credit cards have been around for a long time. Some, like department store and major oil company credit cards, date back to the turn of the century.

The T&E cards (travel and Entertainment), like Diners Club, Carte Blanche and American Express, leaped into prominence after World War II.



Except for some half-hearted attempts to cash in on the trend in the 50s, banks had shied away from credit cards. Up to the mid-60s that is. By 1965, however, the results of the first tests of direct electronic money transfer to bank computers had proved successful. The checkless society had become a practical goal for the near future and bankers began to see credit cards as the first step towards transfer of funds, not only for store purchases, but for a wide range of services such as rent payments, insurance premiums, taxes, mortgage payments and professional services — the boom in bank credit cards had hit, and hit hard.

Since then, the bank's strategy has been to get the cards into as many hands as possible. All Americans are being trained for the electronic money card of tomorrow. This accounts for many banks issuing cards to the populace indiscriminately, as was done a few years ago. This unsolicited mailing of cards has been the prime factor in bringing Federal legislation into being and is one of the reasons for pending legislation which, if passed, would further curtail the banks in their administration of card plans. In spite of the fact that the outraged cries of the multitude of Americans who received these unwanted cards created havoc in our legislatures, the banks knew what they were doing. Give a man or woman a free credit card and no matter how reluctant they are to use it at first, chances are, sooner or later, they'll dig it out of the drawer they buried it in and they'll use it, and use it, and use it — because these little plastic devils are addictive.

The results are in and the score keeps going up: nearly 41 million active card holders now in the two major bank credit card systems, with a total of almost 61 million card holders counting all systems. The amazing part is that nearly all of these card holders have been recruited in just a little more than four years!

What's more, the rate of recruitment continues at such a high level that students of the credit card boom predict more than 79 million Americans will be using bank cards by the year 1974. Then, as many people will have bank credit cards as will have checking accounts. After that, it should be comparatively simple for the banks to eliminate checking accounts and replace them with the already existing credit card accounts.

All businessmen who are successful have to be smart and efficient — the first rule of survival in the economic jungle. It just happens that bankers have been a little smarter and luckier than most. The banking system in this country has been faced with a billion-dollar-a-year cost in processing the nation's checks. Not only can they save this tremendous jackpot when checks become museum pieces

but on their way to the checkless society a funny thing happened — they found they could make money with the credit card. Not just money, big money! So, fellow Americans we are on our way into the true electronic money card economy. In fact, we are already through the door — look around you.

Robert R. Cook 93 Overlook Rd. Upper Montclair, N.J. 07043

(Illustrations accompany this article and will be found at its conclusion)

Although not as well known as Virginia City, Austin was an important silver mining camp and supply center for many smaller towns in Eastern Nevada.

Colonel John Reese, a Mormon surveyor, who laid out the route used by his people from Salt Lake City to their settlement at Genoa, Nevada in 1851, later in conjunction with Colonel Simpson of the U.S. Army, surveyed a similar route for use by the Pony Express. This trail was adopted by them in 1860. Later the Overland Mail and Overland Telegraph companies used the same course across what was then the western part of Utah Territory.

In this area the Overland Mail Company located their principal station on the Reese River at a town then called Jacobs Springs (later changed to Jacobsville), from which came the pioneers of the mining district located near that river. Three months after Nevada Territory had separated from Utah in March 1862, William Talcott, keeper of the stage station, while hauling wood by horse team within the city limits of Austin discovered silver bearing quartz. When assayed at Virginia City the ore proved to yield \$6000.00 to \$7000.00 a ton.

This news started an immediate rush. The Reese River Mining District was formed with Talcott as recorder and a code of laws adopted. Government necessarily followed with the County of Lander being established with its seat at Jacobsville.

In January 1863 the town of Clifton was formed near the mines and eventually merged with Austin which was laid out the following month. The population grew so fast that on a single day a total of 274 freight teams, 19 passenger wagons, 69 men on horseback, 31 on foot and 3 pack teams entered the town.

The International Hotel of Virginia City was taken apart board by board and hauled 150 miles across the desert to be reconstructed at Austin.

Journalism made its appearance with the publication of the "Reese River Reveillie" in May 1863.

The territorial legislature incorporated Austin as a city and the first election for mayor was held in April 1864, the candidates being Charles Holbrook of the Union Party opposed by David E. Buell a Democrat. This election caused a famous wager between Reuel C. Gridley a Missouri Democrat and Dr. H. S. Herrick a Republican. If Buell won Herrick agreed to carry a 50 pound sack of flour from Clifton to the East End of Austin. Gridley was to carry the sack in the opposite direction if Holbrook should win the election, and deliver it to Herrick at his house in Clifton. Gridley lost the bet and as part of an elaborate procession including a band and the elected officials on horseback, carried the sack draped in Union flags. When he set it down in front of the Bank Exchange Saloon one and a half miles from the start, it was suggested that the sack be auctioned off for the benefit of the U.S. Sanitary Commission, the Civil War counterpart of the Red Cross. This was done, and so successfully that it was auctioned again and again in many places, raising \$275,000 for the cause. Gridley's store in the East End of Austin is still standing and the sack is preserved in the Nevada State Historical Museum at

Carson City.

At the beginning of 1865 Austin could boast eight ore mills with a total of 62 stamps, and by 1866 the number of mills had increased to 14 and the stamps to almost 200. The town was served by the Overland Mail Co which ran from Salt Lake City to Virginia City. This line connected with the Overland Stage Line at Salt Lake which extended the route to Atchison, Kansas and with the Pioneer Line which ran from Virginia City to Folsom, California. The Federal Government paid these three lines a total of \$875,000 to carry the U.S. Mail.

The Overland Mail Co. had 17 stations between Austin and Virginia City and 34 between Salt Lake City and Austin.

Drivers were paid \$60.00 a month and station keepers \$40.00 a month. The trip from Salt Lake to Folsom, California took five days, 21 hours. The fare from Austin to Virginia City was \$40, the journey taking 40 hours. Other stages which served Austin included Wilson & Co. which ran from Austin to Ione (Nye County) being a distance of 60 miles for which they charged \$15.00. The towns of Twin River, Kingston and Blue Spring were also served.

The banking community consisted of the firms of Paxton, Thornburgh & Co; C. D. Bonestel; and the First National Bank of Nevada (Ill. #1). The town was also served by the Atlantic & Pacific Telegraph Co. and its rival the U. S. Telegraph Co., completed in 1866.

No history of Austin would be complete without mentioning the Manhattan Silver Mining Company of Nevada. This company evolved from the partnership of four pioneer miners who arrived in the Austin area in December, 1862. They were Felix O'Neill, J.Q.C. Vandenbosch, George Buffet, and John Frost. They located the North Star, Oregon, and Southern Light claims. This company became successively O'Neill, Frost & Co., then the Oregon Co. In 1865 they were bought out by a New York company and the name changed to the Manhattan Silver Mining Company (Ills. #2 & #3) By 1871 this company controlled nearly all the mines and Austin entered a relatively stable period of production which lasted to 1887, resulting in a total output of \$19.2 million in silver.

Wells Fargo & Co. maintained a station at Austin offering their services consisting of express, freight, exchange, letters of credit, collections and commissions, and shipment of bullion and coin.

Mention should be made of the Curtis Brothers, Melville and Allen. Allen had come to Austin in 1865, becoming a bookkeeper with the Oregon Milling & Mining Co. and continued with them until its merger with the Manhattan Co. (August 1865). He held the same position with the successor company until February 1867 when he was appointed superintendent, in which capacity he served until replaced by his brother Melville in 1870. Allen was also responsible for the construction of the Austin City Railroad which connected with the Nevada Central at Clifton. He was also a member of the firm of Paxton & Curtis, Bankers of Austin; Paxton & Co., Bankers of Eureka, Nevada and Gage, Curtis & Co., wholesale grocers of Austin; the other partner being W. S. Gage of San Francisco, a director of the Nevada Central Railroad and Humboldt & Colorado Railroad. Melville Curtis was surveyor of Lander County (1876-77) and Chief Engineer of the Pioneer Hook and Ladder Co. of Austin. (Ills. #4 & #5)

Throughout the 1870's the Austin mines remained productive but transportation costs used up much of the profit. The city had hoped to be on the transcontinental railroad but when completed it ran no closer than Battle Mountain, 100 miles to the north. In 1875 Mike Farrel obtained a subsidy from Lander County of \$200,000 to construct a narrow gauge railroad from Austin to Battle Mountain. It was finally completed in February 1880. This line was called Nevada Central and ran until abandoned in 1938. With completion of the railroad, mining boomed in Austin until by 1883, 29 mills were in operation with a combined total of 444 stamps. Some of the mines then in production were the Panamint, Paxton, Buel, North Star, London, Independence, Oregon, Isabella, Union and Savage. These had at one time or other worked 69 shafts and 100 distinct veins.

After 1887 Austin suffered a decline, but in 1894 the J. Phelps Stokes interests worked the mines. Smaller operations in the 20th century brought the total production to \$28 million.

At the present time Austin is a quiet county seat of about 500 population. It is one of the better preserved mining towns of Nevada and certainly less commercialized than the more famous Virginia City. Austin's place in the History of the West seems assured.

SOURCES: Nevada Ghost Towns & Mining Camps, by Stanley W. Pahler-Howell-North, Berkeley, California 1970; The Bonanza Trail, Ghost Towns and Mining Camps of the West by Muriel Sibell Wolle, Bonanza Books, New York 1953; History of Nevada, Thompson & West 1881, reprinted by Howell-North 1958, Berkeley, California; Harrington's Directory of the City of Austin for the year 1866, Myron Angel, Editor-Austin 1866.

No. 12 City of Austin, 1866 Ill. #I

First National Bank of Nevada,

Pay to the order of
James Sullivan
One Hundred and Seventy Seven
\$ 177.00
BANKERS.

Ill. #II

The Manhattan Silver Mining Company, of Nevada.

James Sullivan
One Hundred and Seventy Seven
TO PAXTON & CURTIS,
BANKERS.
AUSTIN, NEVADA.

Ill. #III

The Manhattan Silver Mining Co.

NO  **NO**

No 1401 187

Ten Dollars of Malleable Silver

To Paxton & Curtis, Bankers
AUSTIN, NEV.

Agent.

The Manhattan Silver Mining Co. is a corporation organized under the laws of the State of New York.

Ill. #IV

Paxton & Curtis, Bankers.

\$ 1,700 & Austin, Nevada, Dec 8 1882

Pay to *Paxton & Curtis* or Order,

Twelve hundred Dollars.

to Herbert R Smith
#5 Courtland St
New York *J. J. Mouchet*

PAID BY THE MANHATTAN SILVER MINING CO.

210

Gage, Curtis & Company, 391

Austin, Nevada

Paxton & Curtis

J. J. Mouchet

PAID AT BANKING HOUSE OF
PAXTON & CURTIS,
AUSTIN, NEVADA.

McNille Curtis

(Continued from page 106)

A BRIEF REVIEW OF VIGNETTE HISTORY

In very brief form this was the situation when the Civil War broke out. The bank note engravers had built up a large variety of vignettes over the years and they were accustomed to offering their clients a little new engraving and a lot of old engraving to be mixed about on a plate from which the bank notes required would be printed. They had done this for many years and had filled the needs which the Federal Government had never attempted to satisfy. As of the period up to 1861 the United States had never printed paper money. They had only minted specie or "hard money".

In 1861 the United States started to issue paper money and then in 1863 with the passage of the National Bank Act it no longer was possible for individual banks to issue their own currency. All currency had to come through the Treasury Department in accordance with the above Act.

With the currency needs of thousands of banks no longer being filled by the established printers of paper money, the urgent security for their stock of vignettes was diminished. At the same time during the period of the establishment of the Bureau of Printing and Engraving the Government was still relying on the American Banknote Co. and others for the printing of the new currency, stamps, documents etc. But the Government insisted upon entirely new engraving and art work in general so the old material was not being used. This was especially true for some of the vignettes that had been in use for many years.

Paralleling the above changes was the growth of the art of lithography which enabled an entirely new group of printing suppliers to enter the field. These were the stationery stores who catered to the growing needs of business even as the engravers had responded 50 years earlier to the banking needs.

Since the art work which had done yeoman service for so many was now open and available to anyone we now see a stream of lithographed items which were produced at low cost for a mass market by a comparatively large number of printers.

Probably the first item that they turned their inexpensive vignettes to were the so called "Civil War Patriotic Envelopes". These literally poured from the presses in almost endless variety. Some represented real original art work but enormous amounts were simply copies on lithographic stone of art work from many years before.

As the war ended and things became more normal the situation Mr. Rathjen describes became more general. The old vignette art work became part of the stock in trade of printers all over the country and could appear on anything from a bank check to a laundry bill. The same vignette might well appear in the catalogues of several type foundries cast in steel for those who had small "job" printing establishments. Of course much new work was added as the years went by but every once in awhile one might see a throw back to the pre war days even into the 20th Century.

For further information in this direction those interested could consult "The Handbook of Early American Advertising Art", Dover Publications, 1947 and "The Story of the American Bank Note Co.", published by them in 1958.

Frank L. Cox 853 Washington St. Gloucester, Massachusetts 01930

Embossed stamps on documents for the collection of revenue were first used in this country in the Massachusetts Bay Colony in 1755, and two years later in the Colony of New York. In both colonies this method of taxation provided, along with other measures, a way of raising money for the defense of their territory against the Indians and the French. The French and Indian wars cost the colonists 25,000 of her men and about 20 million dollars, so it is easy to understand why these measures were enforced by the respective colonial governments without serious opposition.

In Massachusetts four different designs were used to represent the four denominations, in New York but one design was used with the change of denomination indicated at the bottom of the design. The stamp was embossed on the vellum, parchment, or paper at the office set up for the purpose. The method in use at the time was as follows: A short steel bar with the embossing die attached to one end was placed over the blank document and the impression made by a blow from a hammer. Many of these stamps as well as the documents are in remarkably fine condition in spite of the fact that they are nearly two hundred years old.

While there is considerable interest in the early colonial stamps, there is perhaps a little more activity in the collection of the First Federal issue of embossed revenue stamps. At the time when the First Federal stamp act became effective on July 1, 1798, there were sixteen states in the Union. Each state was provided with its own set of dies, denominations ranging from 4¢ to \$10. The values above the \$1 denomination are practically unknown, with the exception of perhaps a half dozen in the hands of collectors. Altogether there were fifteen denominations in each set of dies so that a complete collection of all the states would number 240. The nearest approach to this is a collection of 103 owned by a lawyer in Kentucky.

I believe I am safe in saying that many of these values will never be found and therefore no one will ever own a complete collection. This gives zest to the hunt and a thrill to the owner of each new and rare item; and the competition at present is very keen.

To my mind the historical angle in the collection of "embossed" is equally as interesting as the stamps themselves. The stamps of the colonial period bring to mind the development of the first colonies at Plymouth, Boston, Gloucester, Salem, Newburyport, Portsmouth, New York, New Jersey and Rhode Island. The hardships of colonial life, simple food and simple living, the cold of New England winters produced a rugged, God fearing race of men and women. Luxuries were practically unknown. Dancing, card playing, and the theatre, all were "Taboo". Moral and religious standards were high. Their settlements extended along the Atlantic seaboard for fifteen hundred miles and about three hundred miles inland, with a population of about three million people.

Many of the documents with the 111 Pence stamp bear testimony to the fact that the colonists were often thrown in jail for debt. Their property was attached, often in the form of a chair, a bed, their livestock, or their home. For certain offences their ears were cut off, they were flogged in public and sometimes branded on the forehead. Life was tough. We who are inclined to grumble at the present state of

affairs should reflect on what our ancestors withstood during their lifetime.

The great variety of documents on which the First and succeeding Federal embossed stamps were used reflects in an interesting manner many phases of life, business, commerce, and the industries following the Revolution and War of 1812. Almost every document has genealogical or historical interest and many bear autographs of genuine value. Just think of owning a stamped document with the signature of George Washington or Paul Revere. None have been reported to date.

For the beginner, the four, ten, and twenty-five cent stamps of many of the states are now available at small cost. If you are interested in the history of your country, you will find enough leads in a dozen of these documents to keep yourself and your librarian busy during your spare time for six months to come.

* * * * *

Edr's. Note - Does any member own a fiscal document of this vintage that contains an embossed revenue stamp produced in this country? Let us know.

Mr. Cox will share more information on this interesting subject in the October issue of T.C.L.

* * * * *

The following listings are furnished through the courtesy of Mr. E. N. SAMPSON, dealer in Old Covers. It is reproduced from a folder published by Mr. Sampson, Cover Specialist - Old U.S. Covers, Territorial Covers and Cancellations on and off Covers. Mr. E.N. Sampson may be contacted at P.O. Box 592, Bath, N.Y. 14810.

UNOFFICIAL TERRITORIES OR "STATES"

DESERT - Mormon "State" created by Brigham Young March 5, 1849. Ceased to exist with formation of Utah Territory, September 9, 1850.

FRANKLAND OR FRANKLIN - "State" formed in August, 1784, in northwest corner of present Tennessee. Existed until 1788.

INDIAN TERRITORY - Region first called "Indian Country" established June 30, 1834. Never had territorial government. With Oklahoma Territory became Oklahoma State November 16, 1907.

JEFFERSON - Territory created October 24, 1859. Ceased to exist when Colorado Territory was formed February 28, 1861.

* * * * *

CONFEDERATE STATES OF AMERICA

<u>State</u>	<u>Ordinance of Secession Passed</u>	<u>Admitted to Confederacy</u>
Alabama	Jan 11, 1861	Feb. 4, 1861
Arkansas	May 6, 1861	May 18, 1861
Florida	Jan. 10, 1861	Feb. 4, 1861
Georgia	Jan. 18, 1861	Feb. 4, 1861
Kentucky	*	Dec. 9, 1861
Louisiana	Jan. 26, 1861	Feb. 4, 1861
Mississippi	Jan. 9, 1861	Feb. 4, 1861

(Cont'd on pg.132)

Pg. 124
Jul. 71

A CHECK FOR THE BLIND AND THE PROTECTU CHECK

Larry Adams, 969 Park Circle, Boone, Iowa 50036

THIS IS A SPECIAL CHECK FOR THE USE OF A BLIND PERSON. WHEN PROPERLY EXECUTED IT IS NEGOTIABLE THE SAME AS ANY OTHER CHECK FOR AN AMOUNT NOT EXCEEDING THE FIGURE MARKED BELOW

\$5 \$10 \$25 \$100

VALLEY BANK & TRUST CO.
DES MOINES, IOWA

33-54
713

DATE _____ No. _____

PAY
TO THE
ORDER OF _____

\$ _____

_____ DOLLARS

SIGNATURE _____

COPYRIGHT 1948
THE OMAHA NATIONAL BANK

1071300541

In studying checks, the serious collector studies all types of checks and their use. One such check, which is quite unusual, is this "Check for the Blind", issued by a Des Moines bank.

Probably its most unique feature is that the figures in the left margin of the check and the lines and other words on the face of the check all have RAISED features, similar to Braille, to enable a blind person to properly execute a check. I am not very familiar with the methods used to teach handwriting to blind persons, but I certainly think this would be a great practical aid, as well as useful thereafter. This is something I want to check into further.

The numbers in the margin of the "blind" check remind me of the PROTECTU CHECK, shown below. The Protectu Check was listed as #9 in Jack Weaver's recent article on protectographing methods in CHECK LIST #6. This margin serves as a method of indicating the "maximum amount payable" of either check, and in the case of the Protectu Check, serves primarily as a method of preventing fraudulent alteration.

625 650 700 750 800 850 900 950 1000 1100 1200 1300 1400 1500 1600 1700 1800 1900 2000	110 125 150 175 200 225 250 275 300 325 350 375 400 425 450 475 500 525 550 575 600 625 650 675 700 725 750 775 800 825 850 875 900 925 950 975 1000 1025 1050 1075 1100 1125 1150 1175 1200 1225 1250 1275 1300 1325 1350 1375 1400 1425 1450 1475 1500 1525 1550 1575 1600 1625 1650 1675 1700 1725 1750 1775 1800 1825 1850 1875 1900 1925 1950 1975 2000	PROTECTU CHECK
CAPE GIRARDEAU, Mo. _____ 192 No. _____		
THE FIRST NATIONAL BANK 80-105		
PAY TO THE ORDER OF _____ \$ _____		
_____ DOLLARS		
IN FIGURES ON LEFT MARGIN VOID IF MARGIN DETACHED		

I am interested in finding out more about checks that fall into either or both of these categories, and welcome correspondence from any C.C.R.T. member who has any information about checks of this type, or who may have any of these checks and would be willing to let me make copies of them.

I understand that a special type of money was once proposed for use by blind persons, but this idea was never adopted. Does any C.C.R.T. member have any information concerning this proposal? I would like to hear from you if so.

* * *

Ed's. Note - Mr. F. Lee Stegemeyer in his column "About Stamps & Coins" that appeared on page 15-F of The Cincinnati Enquirer of Sunday July 4, 1971 had the following to say under the heading BRAILLE CURRENCY:

"Earlier this year the Netherlands started issuing currency coded with Braille dots to aid blind people in determining the value of the paper money." He goes on to say a Dutch spokesman notes it is their intention to issue all future Dutch banknotes with this braille device to protect the blind.

The July 7, 1971 issue of Coin World (page 46) reports that Rep. John Rarick (D-La.) recently introduced H.R.9102, a bill that would provide braille denominations on United States paper money. Rep. Rarick acknowledged that problems would be created because of the stockpile of currency stored at the Federal Reserve. He further notes that it may take years before our currency finally contains a braille notation but the present bill provides for a progressive step forward.

* * * * *

WANTED

WANTED

WANTED

Checks for use by the "blind" and any type of PROTECTU CHECK or other check showing protectographing practices. Also any clippings or information about same

Larry Adams, 969 Park Circle, Boone, Iowa 50036

* * * * *

AL WICK ACTIVE IN CENTRAL STATES SHOW (Pictures on pg131)

Our good friend and strong supporter of C.C.R.T. Al Wick was quite involved in the recent C.S.N.S Convention in St. Louis. Besides entering three exhibits in competition, Al also presented programs daily. He is also editor of his own publication HOBBIES TO ENJOY.

On page131 is pictured three cases of checks Al Wick entered in the miscellaneous division. While it did not place, it was a great display well presented and organized. It depicted various kinds of checks that are collected. Checks shown were first charter banks, those with various revenue stamps, old and modern checks in sheet form and so on. Al's persistent efforts will get him a trophy yet.

Al's other exhibit took a 3rd place. It was a dandy, well presented case of Brazilian Bills - Congratulations! His third exhibit, a very old book on medals was an interesting one - quite a collectors item to own.

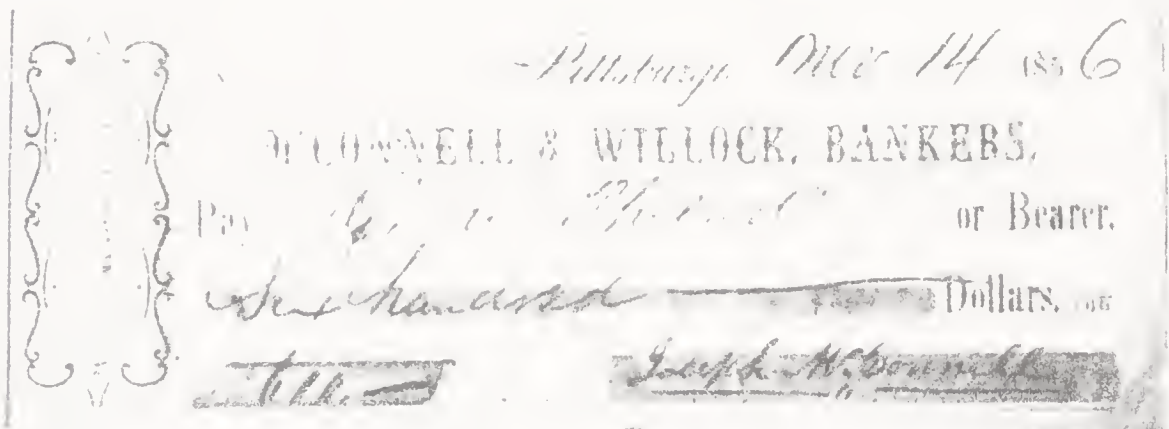
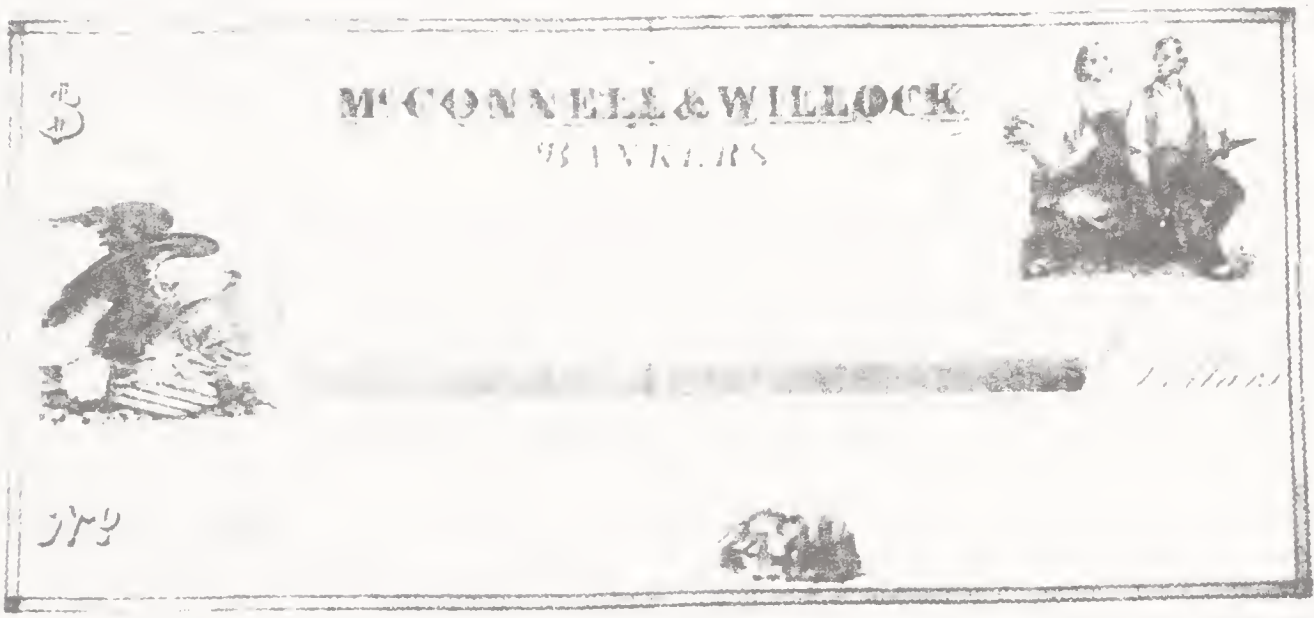
Al's wife, Alma was missed by her many friends during this convention as she had just returned home from the hospital. We do hope by now she is feeling very much better and we wish her well.

MERCHANT BANKERS

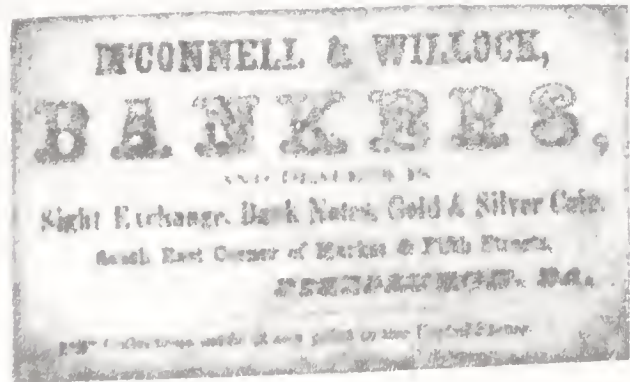
Harry G. Wigington 4227 E. Williamsburg Dr.
(CCRT #86) Harrisburg, Pa. 17109

W. H. M'Connell in the 1820's opened a general mercantile business in the Pittsburgh, Pennsylvania area. He had two sons, F. B. M'Connell and Joseph M'Connell. Both worked in their father's business during their youth and early manhood. After the death of W. H. M'Connell, F. B. M'Connell continued the family business.

Advertisements in the early 1850's list F. B. M'Connell as a dealer in Dry Goods, Trimmings, etc. About 1855, Joseph M'Connell entered into a partnership with a Mr. Willock, forming M'Connell & Willock, Bankers, with backing coming from the successful family mercantile operation. Business cards, bank drafts, and checks set the dates of the bank operations from about 1855 to 1857.



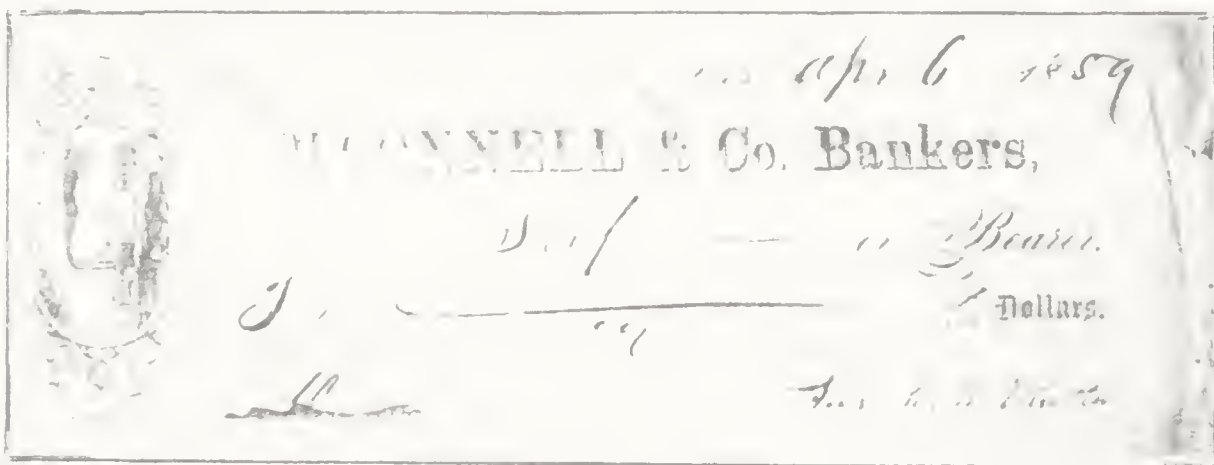
End panel gives address



Ad reads: "M'Connell & Willock BANKERS and dealers in Sight Exchange, Bank Notes, Gold & Silver Coin, South East Corner of Market & 5th St. Pittsburgh, Pa. Collections made at any point in the United States.

Other documents show that the bank continued to operate until late 1857, when the partnership dissolved and Joseph M'Connell traveled west to Iowa. As best as it can be determined, F. B. M'Connell, had a year earlier closed the family dry goods business and ventured west to the Fairfield, Iowa area. There he set up a small general business and wrote his brother that the area showed good promise and that he should come to Iowa.

After settling his affairs with Willock, Joseph M'Connell went to Fairfield, Iowa in early 1858. Joseph desiring to keep his hand in the banking business, started plans to open a bank in the small community of Fairfield. F. B. M'Connell remained in his dry goods store, but backed Joseph financially and formed a partnership in M'Connell & Co., Bankers. By late 1858 they were established, serving the community in a mercantile and banking capacity. Pictured is an 1859 check drawn on M'Connell & Co., Bankers, as well as their business card showing F.B. M'Connell and Joseph M'Connell as partners.



Check datelined Fairfield, Iowa April 6, 1859 in the amount of \$10 to "Self". Vignette pictures large factory type building with smoke coming from stacks.



Business card reads: "F.B. M'Connell-upper left, Joseph M'Connell -upper right. M'Connell & Co. BANKERS and Dealers in Sight Exchange, Bank Notes, Gold & Silver Coin, FAIRFIELD, IOWA." Last fine line of photograph of card is not readable.

All the items pictured came from a descendent of the M'Connell family who sold them to an antique dealer, finally finding their way into my possession. From the material I was able to piece together this story. It ends in 1860, as no other data concerning the family shows a date after early 1860. If the Civil War forced the family to enter into its conflict and become one of its fatalities is not known. At any rate it presents an interesting insight into the establishment of one of Iowa's early banking families.

THE PRINTING PROCESS

Ray Rathjen 4047 Graham Street Pleasanton, Calif. 94566

Part I

A Brief Look at the Intaglio and Lithographic Methods of Printing Securities -

Lucky is the man who has in his collection, checks printed from line-engraved Intaglio plates! Fine, you say, but what are line-engraved intaglio plates? It is the intent of this article to answer these and other questions about the printing process and see how they effect the beauty and value of our checks.

The three basic methods of printing are Intaglio (image sunken below the surface of the printing plate), Lithography (planographic or having the image on the surface of the plate), and Letterpress (the image is in relief or above the surface of the plate). We will, however, concern ourselves with the first two methods since most of the checks of the 1800's were printed by one of these two methods, especially those having portraits or vignettes. So many changes have been made to advance the state of the art in each case that it is necessary to include a little of the history connected with each process.

The INTAGLIO Method

As stated above, Intaglio, (pronounced "intalyo") is a method of printing that is done from plates where the image is sunken below the surface of the plates. There are several methods used to accomplish the engraving of Intaglio plates but the two methods we are mainly interested in are line engraving and etching. It is believed that the first direct link to intaglio plate printing came from the Roman art called "Niello", which consisted of engraving metallic surfaces with fine lines and filling the cuts with a hard dark amalgam. The craftsmen kept copies of their work for future reference by smoking the piece, wiping off the surface with oil and applying damp paper under pressure. The result - an intaglio print. It is known that the first dated proof of an etching was made in 1513 by Urs Graf of Switzerland. The other artists who excelled as etchers were Van Dyck and Rembrandt.

Line engraving is done by incising the polished surface of a metal plate with tools called gravers, burins and scrapers. These tools are made of hardened steel and set in wood handles. The tool scrapes out a strip of metal nearly free from burr. Line engraving is nearly a lost art as few people possess the special talent required to transfer artwork to steel and retain an exact likeness as in the transfer of a portrait. Nearly always the engraver will specialize in one branch of the art, such as portrait, figure, landscape, scroll, lettering, etc.

If a designer is to do an allegorical design for a check he will design a new figure or modify an older design of his and when he is satisfied he will give it to an engraver or in some cases one man will do both the design and the engraving. The engraver will then make a very accurate tracing of it on the steel, a process called "set-off". After this he cuts with graver or burin so as to reproduce the exact likeness of the design in the soft steel die. Each line, dot or square must be exactly placed to preserve the original expression. Another engraver may do the background or border and another the lettering. When printed, the illustration will be in reverse, so all engraving must take this

into account. After the plate is completed ink is applied and worked into the channels of the engraving. It is then cleaned by wiping the ink from the surface of the plate, leaving ink only in the incised lines. An impression is then taken, resulting in a print with a slightly embossed effect, having great detail and excellent reproduction of composition and shading.

Until recently a slightly dampened paper was used to give the paper more stretch so that it could be forced into the channels and pick up the ink. This method of intaglio printing is most often used for the printing of securities that might be counterfeited because of the difficulty in copying by either hand engraving or photocopy.

Up to this time the impressions were made directly from these engraved plates. Not too many impressions could be made before the plate was worn out or had to be re-worked. Steel plates usually gave around 30,000 impressions before retouching was required and copper plates about 3,000. A process for duplicating plates was needed. In the early 1800's a man named Jacob Perkins developed a process whereby duplicate plates, or plates having four or more identical impressions could be made. The process was called "Siderography".

After the introduction of siderography the engravings were usually done singly on flat dies. The dies may be of a vignette, another a portrait, and others of fancy border or other design. Die proofs pulled from a die of a vignette or portrait are prized by collectors today, especially if signed by the artist or engraver (See illustration of die proof at conclusion of this article). When the proper dies, selected by the customer were assembled they were transferred to soft steel cylinders called "rolls". This was done by passing the roll over the die under pressure, causing the design to be transferred to the roll in relief. The roll was then hardened and the design transferred again to one or more printing plates or a master die. The completed die was then hardened and four identical images could be transferred by the same process to a four subject plate such as were used in printing checks and banknotes. Proofs taken from printing plates are called "plate proofs". The person who transfers from die to plate is called a Transferrer. He must be a master of both art and mechanics with many years of training so that the process of hardening rolls and dies will not in any way distort or degrade the quality of the original die. He is equally as important to the finished plate as the designer and the engraver and each must have a thorough knowledge of the others art.

Printing plates were made by this method for nearly one hundred years and was the method used by many of the bank note companies to print checks, notes and securities until the early 1900's. The Treasury department used this method for its earlier checks (1860's) and in some cases used dies prepared by the American Bank Note Company.

Mention should be made of Asa Spencer, an American clockmaker, who in 1812 patented an engine-turning device to ornament watches. It consisted of cams and gears which exerted a series of eccentric circular motions to a die clamped to the machine bed. A stationary tool having a very fine point cut an endless design of such quality that it was soon used to engrave portions of the dies used to print securities to discourage counterfeiters. An improved version of this device, called a geometric lathe is used today to engrave the border design that frames each United States dollar bill. One can now begin to see why checks printed from intaglio plates are desired by collectors over checks printed

by other methods when beauty of design is the factor being considered.

In the latter part of World War I, the Bureau of Engraving and Printing developed the manufacture of intaglio plates by electroplating. In brief, this method employed the use of a steel engraved master plate upon which alternate layers of nickel and copper were deposited by electrolysis to form an exact replica in reverse of the steel master. This reverse formation, called an alto, was then used to create basso reproductions, or press plates, by the same method. In 1928 further improvements were made. The use of copper was discontinued and the bassos were made entirely out of nickel and only half of their former thickness. They are then cemented to thin sheets of iron to form the press plate. Today almost 98 percent of our paper money is printed from electrolytic plates having an average life of a half million impressions.

Etching is the other method often used to make intaglio plates, but sometimes both etching and engraving were used on the same plate. Etching is done on a plate that has been coated with acid resisting compound called a "ground". After the ground has been applied the surface is usually coated with lampblack, so the artist can trace the main forms of the image on the plate before he starts "needling" the plate. Etching needles, a steel point in a handle, are then used to cut fine lines thru the ground to bare copper, but not scratching the copper plate. When the drawing is complete the back and edge of the plate are treated with an acid resist and the plate is dipped in a mixture usually containing nitric acid until the desired amount of etching has taken place. Only the lines on the copper that were cut by the needle will be etched by the acid as all the other background is covered by the resist or ground. The plate is then cleaned of ground and is ready for intaglio printing.

Both engraving and etching produce plates of excellent quality. If you are wondering, as I was, how to tell the two apart by looking at your checks or notes under a magnifying glass, here is what the gentlemen at American Bank Note Company said in answer to my query: "One could not reliably tell from a print whether the original dies had been engraved with burin or etched. The original die, if examined, would reveal this information but the printed work that comes from a die would not. The appearance of the printed lines from a plate will vary with the type of press used, the type of ink and the speed at which the press is run. They all contribute to the inability to reliably make a judgement as to whether the original die was engraved with burin or etched".

(The final installment of this article covering Lithography will appear in the October issue of T.C.L.)

Mr. Rathjen, author of this article is interested in obtaining a copy of THE STORY OF AMERICAN BANK NOTE COMPANY printed by the same company. If you have a copy you wish to dispose of or know of a copy available, please contact the author at the address given at the beginning of this article.

Comments, additional information and similar articles are ALWAYS WELCOME!

(SEE ILL. NEXT PAGE)

191
Jul. 71

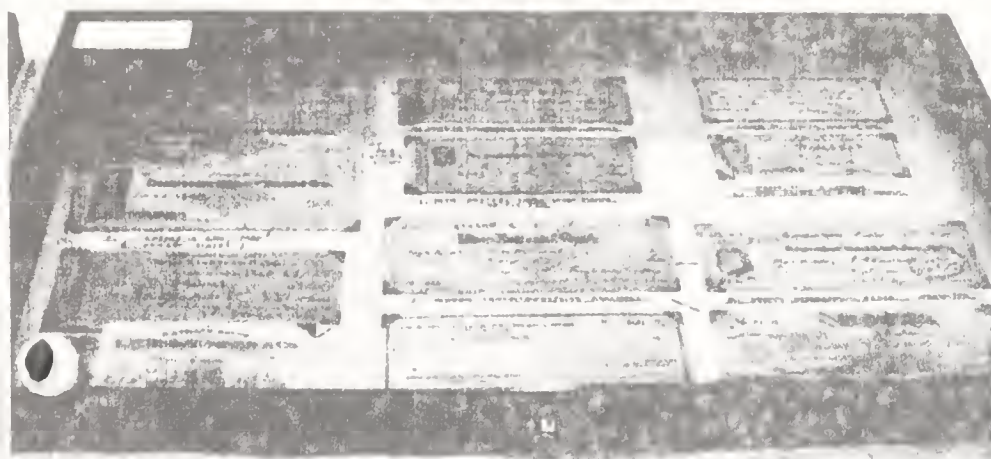
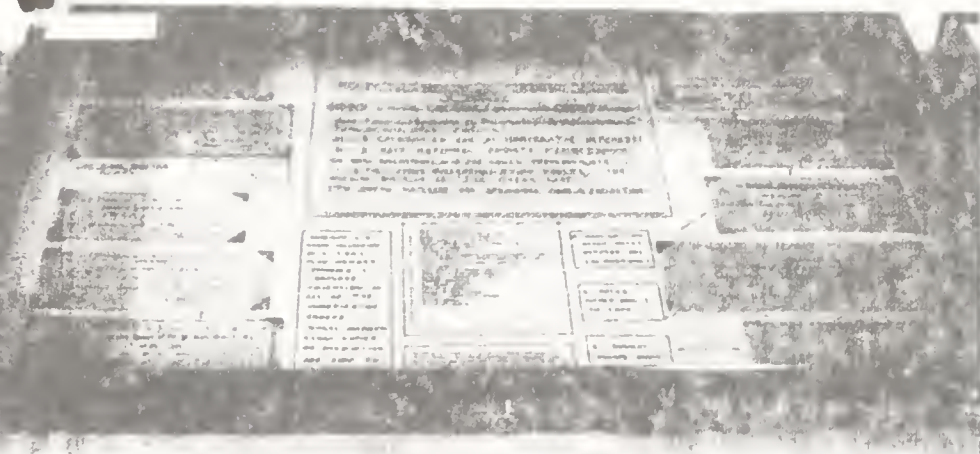
From the collection of Robert Fla &
American Bank Note Co. PROCEEDINGS

#515



EXHIBIT OF AL WICK

Below are cases of checks exhibited at the Central States
Convention at St. Louis, May 1971. See article on page 125



INFORMATION OF INTEREST

TERRITORIAL CHECK OR NOT was the title of Raymond H. Rathjen's interesting article that appeared on page 61 of the last issue of T.C.L. (Apr 71). Mr. Rathjen comments further on this article in a letter to the editor dated June 12, 1971:

"Since the article on Territories appeared in The Check List (issue 6), there seems to be those who prefer the dates listed in Scott's 1970 book UNITED STATES STAMP CATALOGUE, SPECIALIZED on page 21. I have spent a good deal of time trying to determine which list of dates is correct and to date cannot honestly say. The list I used in my article originated with the United States Department of the Interior. Why not let the members decide? I would suggest that each member (or one from each state) write to the historical department of their state (Capitol Building) and find out the date that each state recognizes as the correct date and then write to me or The Check List and we can come up with a correct list of our own.

If I have caused a friendly controversy within the ranks I am pleased, as I feel this is a healthy situation which usually results in finding the correct answer."

Ed's. Note - Your cooperation is needed, lets verify or correct these dates as necessary. A quick letter to your state historical society will do the trick. Send the information to Mr. Raymond H. Rathjen, 4047 Graham St., Pleasanton, Calif. 94566. Your editor will also forward any information to Mr. Rathjen.

* * * * *

And still more on the subject of TERMINATION DATE OF REVENUE STAMPS - Ed R. Heldof 534 Midland Ave., Garfield, N.J. 07026 writes the following: "I am sure if all collectors checked their collections, we would come up with the expiration date of the documentary tax as July 30, 1883. In my collection I have seven checks with imprinted RNG-1 dated from December 1882 to July 17, 1883. I also have two checks RNG-1 "REDEEMED" dated January 4, 1884 and April 18, 1884."

* * * * *

Gene Morris of Forest City, Iowa sends further information on the ERROR CHECK illustrated on page 65 of issue #6 of T.C.L. (April). He reports: "My Yale, Iowa check with the printing error caused Larry Adams to do a little research and he came up with the answer - The left end with the wrong number of 72-2080 is the Aredale State Bank of Aredale, Iowa number.

* * * * *

CONFEDERATE STATES OF AMERICA (Cont'd. from pg. 123)

<u>State</u>	<u>Ordinance of Secession Passed</u>	<u>Admitted to Confederacy</u>
Missouri	*	Nov. 28, 1861
North Carolina	May 20, 1861	May 27, 1861
South Carolina	Dec. 20, 1860	Feb. 4, 1861
Tennessee	June 8, 1861	July 2, 1861
Texas	Feb. 1, 1861	Mar. 6, 1861
Virginia	Apr. 17, 1861	May 7, 1861

* Never formally seceded from Union.

Above dates taken from DIETZ' CONFEDERATE STATES CATALOG and HANDBOOK

* * * * *

- - - FOR SALE - - -

ALABAMA	- Bill of Exchange, Mobile 1836. Cotton bales and sailing ship vignettes.	\$6.00
CONNECTICUT	- American Revolution debt interest certificate signed by Oliver Wolcott 1789. He succeeded Alexander Hamilton as Secretary of Treasurer in 1795.	\$15.00
LOUISIANA	- Fowler's Office sight draft, New Orleans 1836. Eagle and Justice vignette.	\$7.50
MISSOURI	- Bill of Exchange, St. Louis 1852. Fine lined "safety" paper over entire face.	\$6.00
NEW YORK	- Merchants' Bank, 1841. Sailing ship and wharf scene. (N.Y. City)	\$3.00
	N. Y. City - Manhattan Company check, 1800, signed by Aaron Burr, traitor (A. Burr) Heavy ink line cancel in center, clean. Burr dueled Alexander Hamilton and was associated with Blennerhassett in Ohio River schemes.	\$70.00
	Buffalo - Manufacturers & Traders Bank, 1899 check with 2¢ battleship revenue stamp.	\$1.00
PENNSYLVANIA	- Bank of North America, Phila. 1788.	\$55.00
	Bank of Penna., Phila. 1796.	\$13.50
	Stephen Girard, Banker, Phila. 1824	\$3.75
	Philadelphia Bank, 1825	\$4.00
	Promissory note, 1811, Phila.	\$4.50
	Corn Exchange National Bank, Phila. 1868 with 2¢ adhesive revenue stamp, circular cancel.	\$1.50
	Corn Exchange - Another, amount over \$10,000.	\$3.00
	Corn Exchange -- 1873, with imprinted orange revenue stamp RH-J4.	\$2.50
	Integrity Trust Co., Phila. 1920's blank.	\$-.50
	First National Bank, Phila., 1930's blank, Charter No. 1, Keystone emblem.	\$-.75
	Schuylkill Bank - blank check circa 1820, Phila. safety lines and large PATENT imprint. Possibly earliest form of check protection.	\$10.00
SOUTH CAROLINA	- Office of Discount & Deposit, Charleston, 1830 series (Bank of U.S. Branch) blank check.	\$7.50
E. E. MOORE P.O. BOX 243 Wynnewood, Pa. 19096		

THE IMPORTANCE OF WATERMARKS IN QUESTIONED DOCUMENT EXAMINATION

William R. Heald, I.A.Q.D.E. P.O. Box 216 Albuquerque, N.M. 87103

(The following article was written for presentation before a convention of Questioned Document Examiners last fall, and is presented here in the belief that a few members of C.C.R.T. may have an interest in watermarks as they pertain to checks.)

This monograph covers watermarked paper and its use as a supplemental aid in questioned document examination.

- - - - -

Watermarks can be an effective aid in the establishment of the age of a document. The watermarks and the records of the mill where the paper was made will invariably show a time before which a document written on paper bearing that watermark could not have been made.

Watermarks have been used on paper for over 600 years, each paper maker using his own particular design or trade mark. As the paper industry developed in this country hundreds of watermarks made their appearance, until today when there are estimated to have been 40 000 watermarks put into use in over 600 years.

Not all paper is watermarked. Generally paper such as a "Bond"; used for writing, letterheads, certificates, forms, mimeographing, etc. have watermarks.

The cheaper grades of paper such as news print, card stock, etc are not watermarked.

Certain watermarks, such as LEDGER, BANK BOND, SAFETY or BANK CHECK, are not normally found used for unrelated purposes. For example; it would be very unusual to find BANK CHECK watermarked paper used as letterheads for a doctor or an industrial firm, as this paper was used almost exclusively for the printing of checks.

Certain PROPRIETARY watermarks, such as CARRIER, or BUFFALO, would not be used by another firm as these papers are the property of the firms mentioned and are special order paper.

Watermarks that are DATED, are an excellent method of determining the age of a specific document. For example, a watermark dated 1899 could not have been used for a document written in 1890, and it is unlikely to have been used after, say, 1910. However small quantities of paper may exist after this date in a printers stock, and letterheads printed on this type of paper may last a small company for a number of years.

SAFETY PAPER such as used for the printing of checks, should not be found used for unrelated purposes, as safety papers are generally issued to the printer in sufficient quantity to complete a job with little or no waste, and waste is destroyed. Some safety papers have both the printed safety design and a watermark.

Since many companies contract their printing, the paper used by the printers may vary from year to year, or if sufficient quantity has been printed at one time, it may last for several years. It is best to determine what watermark has been used on paper prior to, and subsequent to, the dates in question, since the questioned document may or

may not have the correct watermark for the period in question. Records of the printer may establish what paper was used for the job, and subsequently, the watermark on the paper.

Certain special REGIONAL watermarks; such as UTAH BOND, COLORADO BOND, and SILVERSTATE BOND, would normally be sold and used only in that particular geographical area or state, and the use of a regional watermark in an unrelated or distant area would be unusual.

Watermarks used on U.S. Government agency stationery, such as the FEDERAL EAGLE, should not show up on letterheads, etc, unrelated to official governmental use.

Certain types of expensive watermarked paper, such as TICONDEROGA EGG-SHELL, which is a fine smooth textured paper, would be unlikely to show up on the letterheads of a small town in New Mexico. In one particular instance this paper was used to print the Chase National Bank's 1932 Last Quarter Report to its stockholders.

Habit Establishes Usage An established professional man such as an attorney or doctor would be expected to use an excellent quality of paper for his letterheads, while an industrial firm which uses considerable amounts of paper in a years time would use less expensive grades of paper such as HAMMERMILL BOND, for such items as forms, form letters, interoffice correspondence, etc. The same firm would probably use duplicator papers such as A.B. DICK or DITTO.

Some paper makers vary the details of their watermarks from year to year, such as increasing or decreasing the overall dimensions of the watermark, or the addition or deletion of certain data or parts of the watermark.

Any unusual or unrelated usage of a watermarked paper should be the basis for suspicion in questioned document work. The use of a watermarked paper bearing proprietary watermark, and used as a threatening note, could indicate either direct or accidental access to the paper supplies of a company whose paper had been used for the note, and could lead to the early arrest of a suspect.

- - - - -

For the use of questioned document examiners, a data file has been developed using the following file system for categories of watermarked papers and safety papers.

WATERMARK AND SAFETY PAPER CATEGORIES

1. General
2. Proprietary
3. Pictorial
4. Dated
5. Regional
6. U.S. Government
7. Copy
8. Duplicator
9. Foreign
10. Miscellaneous
11. Safety
12. Carbon

(Numbers after each category indicate illustration numbers. Illustrations appear at end of this article.)

1. GENERAL: Under this heading are listed watermarked papers showing trade marks or designs, and identified as to maker, and not otherwise classified. (1 and 2)
2. PROPRIETARY: Watermarked paper bearing a copyrighted design, or trade mark, which is the property of a specific company and not of a paper company. (3, 4 and 19)
3. PICTORIAL: Watermarks which show as the central feature an animal, coat of arms, building etc, and not specifically identified as a proprietary issue (5 and 6)
4. DATED: Watermarks which show as a part of the design a specific date of issue or manufacture, and not the date of establishment of a company, unless a proprietary issue (7 and 8)
5. REGIONAL: Watermarks which show or mention a specific state or geographic local, and are generally used in that specific region. The design may also show a map, such as UTAH BOND (9 and 10)
6. U.S. GOVERNMENT: Watermarks which show the FEDERAL EAGLE, in any of the various styles used. (11 and 12)
7. COPY: Watermarks on paper used for copy work, such as XEROX, copy papers are usually specially treated for a specific copy process. (13)
8. DUPLICATOR: Watermarks on paper used for duplicating, such as DITTO, which is a 'spirit' process using alcohol soluble inks, and GESTETNER, which uses a mimeographic ink process. (14)
9. FOREIGN: Watermarks made in countries other than the United States, such as Canada, England, Germany, Japan, etc. (15)
10. MISCELLANEOUS: Under this heading are listed papers which are either,
A) Unidentified as to maker, or (16 and 17)
B) Partial watermark and unidentified
11. SAFETY PAPER: In this category are listed:
A) Safety paper with a watermark, and (18)
B) Safety paper without a watermark
Safety papers have a printed design which prevents erasures and or the use of ink eradicators.
12. CARBON PAPERS: Carbon papers are listed by maker, or by general character.

- - - -

This is a general categorical listing and has been expanded to cover each type of watermark or paper in more detail.

- - - -

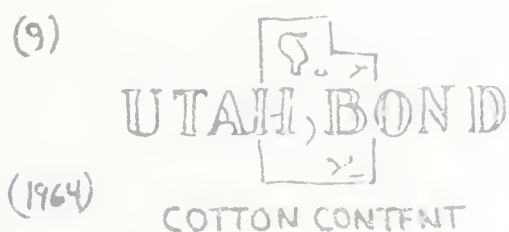
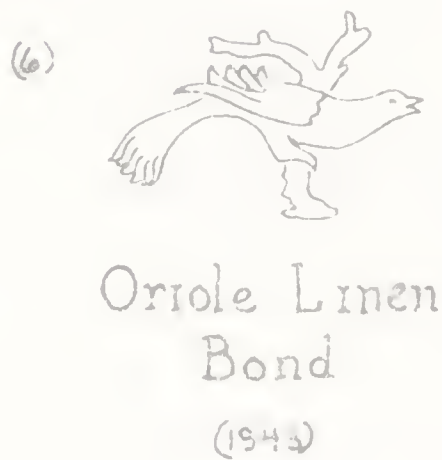
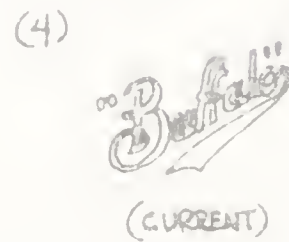
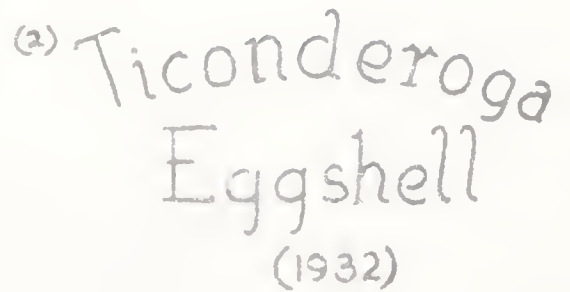
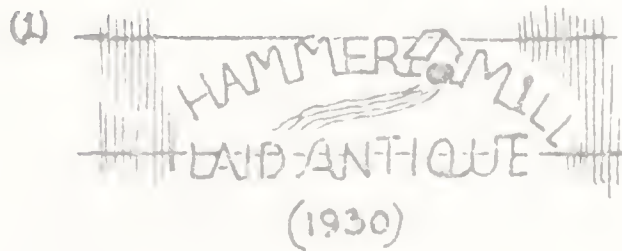
If any member of C.C.R.T. has any comments on this article or is interested in further information on watermarks or safety paper, I would greatly appreciate hearing from them....William R. Heald, P.O. Box 216, Albuquerque, New Mexico 87103.

- - - -

Another member, Larry Adams, 969 Park Circle, Boone, Iowa 50036, is also very much interested in the subject of watermarks. Mr. Heald and Mr. Adams are presently involved in further work on this subject. Mr. Adams would also be interested in hearing from members concerning watermarks.

Watermarks

DRAWN BY WILLIAM R. HEALD



Watermarks

DRAWN BY WILLIAM R. HEALD

(11)



(1963)

(12)



(1927)

(TOWNSHIP DESIGN: 37)

(13)

XEROX

COPY PAPER

(CURRENT)

(14)

Gestetner

(CURRENT)

(15)

CERTIFIED COPY

(ENGLAND, 1940)

G.R.O.

(16)

RACCOON

(1930)

(17)

OLYMPUS

(1953)

MILLS

(18)

HAMMERMILL

SAFETY

MADE IN USA

(1953)

(full size)

(19)

(full size)



(WESTERN UNION 1933)

Watermarks

DRAWN BY WILLIAM R. HEALD

(5)



WATERMARK ON PAPER OF OLD MEXICAN DOCUMENT
DATED 1849 - PAPER PROBABLY MADE
IN ITALY IN EARLY 1840'S
(SHOWN FULL SIZE)

140
Jul. 71

EARLY BANKING IN IOWA

Mrs. June Budd 1005 Avenue G Fort Madison, Iowa 52627

PART I of a Two Part Article

In the year 1922, Iowa had more banks than any other state in the Union, but here is nothing unusual in the banking history of this Commonwealth. During the formative period of American banking, prior to the Civil War, Iowa can not be said to have contributed any distinctive type of banking institution or control. Wildcat banking, prohibition of banking, a free banking law and a State bank were all found in Iowa. Thus the history of banking in Iowa from 1838 to 1921 offers a cross-sectional view of the history of banking throughout the nation.

Early banking in Iowa was influenced by the economic and political background of its history. The territory was rich in natural wealth, but sorely in need of working capital. The entire country was suffering from a chaotic banking situation and passing through a severe financial depression.

During the Territorial period the only chartered bank established in what is now Iowa was the Miner's Bank of Dubuque. The lead mines near Dubuque were responsible for its early settlement and commercial importance. Congressional approval was given with certain limitations on March 3, 1837.

The terms of incorporation, as amended by Congress, fixed the capital at \$200,000 - divided into two thousand shares of \$100 each. Nine commissioners were appointed to receive subscriptions; and these same men were to become the first directors. Subscriptions were to be opened in Dubuque County, and in such other places as the commissioners might think proper, as soon as convenient after the act received the approval of Congress.

The management of the affairs of the bank was a board of seven directors. They were required to be residents, citizens of the Territory, and stockholders of the bank. Their term of office was for one year, and election was to take place at a general meeting of the stockholders to be held on the first Monday in October. At these elections the shares were not given equal representation, but each stockholder was allowed one vote each for his first ten shares and above that amount only one vote for every ten shares.

The interest rate of the bank on its loans and discounts was limited to seven per cent payable in advance. Statements of the condition of the bank were required to be made by the president and cashier whenever desired by the Legislative Assembly of the Territory.

The most important function of a bank of that period was to issue notes for circulation. A bank without the right of issue was scarcely considered feasible. Banking laws and special charters were framed, therefore, primarily to provide safety for the community against unsound note issues. The Miners' Bank was not allowed to issue notes for circulation until one-half of the capital had been actually paid in. Of this amount, \$40,000 was required to be paid by the stockholders in legal coin of the United States. The limitation of the bank's indebtedness fixed a maximum limit to its note issue. No note or bill could be issued of less denomination than \$5 and the legislature reserved the

power to raise the minimum denomination of notes to \$10 after four years, and to \$20 after ten years.

There were no special provisions for redemption of notes in specie or penalty for non-re-demption. No preference was given to note holders over other creditors. The limitation on the volume of notes was very lax. The bank was not required to retain permanently the specie paid in at the outset. Objections to small notes were the ease of counterfeiting and the tendency for small notes to remain longer in circulation and hence the greater possibility for inflation. Its note issue was not strict enough to avoid the pitfalls of the banking practices of that day.

In this respect the charter of the Miners' Bank went as far as could be desired. But on the whole its note issue restrictions were not strict enough to avoid the pitfalls of the banking practices of that day. Several attempts were made to save the Dubuque institution, however it is difficult to say what extent was marked by mismanagement and fraud and how far it was the victim of the disturbed economic and political conditions of the times.

In the early days of statehood the larger towns of the state were located along the Mississippi River, and in them found the beginnings of private banking. The only institutions that could be called regular banks in the early fifties were located in the river towns. From 1847 to 1854 private banking originated in Davenport, Dubuque, Keokuk, Lyons, Muscatine, Fort Madison and Burlington.

The honor of being the oldest established bank in Iowa is now claimed by the National State Bank of Burlington. The National State Bank traces its lineage back to F. J. C. Peasley, who was banking in connection with a forwarding and commission business in the year 1842. This institution with numerous changes in organization has been in continuous existence since that time.

Banking facilities developed in the interior towns in very much the same way as in the Mississippi River points. Iowa City was the State capital until 1857. The pioneer bankers from 1850 to 1855 were located at Pella, Newton, Cedar Rapids, Des Moines, Council Bluffs, Omaha, Fort Dodge, Sioux City, Waterloo, Fairfield and Washington. This list does not include all interior banks established prior to 1855, but those mentioned are some of the more important pioneer private banks.

In 1857 a banking crisis occurred. The effects of the liquidations and failures during the panic and subsequently were to reduce the number of banks in Iowa and weed out the weaker institutions and rid the State of much of its poorest currency.

The Constitution of 1857 authorized the State legislature to enact a general banking law and also to provide for a State bank with branches. A free banking law was enacted but no banks were established under its provisions. However a State Bank was created and continued in successful operations until absorbed by the national banking system.

In creating a State Bank, Iowa was guided by the experiences of other states. Many of the neighboring Commonwealths had tried out the State bank system in some form.

Private ownership was a basic principle upon which the State Bank of Iowa was created. The Constitution imposed the further restrictions that the bank must be founded on an actual specie basis and that the branches thereof must be made mutually responsible for all notes issued to circulate as money.

A special election was ordered for June 28, 1858 and on the 29th day of July, Governor Lowe proclaimed the act in force.

The State Bank of Iowa was not a single institution but rather a federation of a group of institutions, each having its own capital, stockholders, directors and corporate charter.

The Governor called together the Bank Commissioners for the purpose of putting the new system into operation. Nineteen applications were filed by parties desirous of forming branches of the State Bank. After the board investigated the 19 applications they found that eight branches had met all the requirements of the law and were entitled to commence banking. A certificate to that effect was made to the Governor naming the following branches:

The Muscatine Branch	Application No. 1
The Iowa City Branch	Application No. 4
The Des Moines Branch	Application No. 10
The Dubuque Branch	Application No. 2
The Oskaloosa Branch	Application No. 15
The Mt. Pleasant Branch	Application No. 17
The Keokuk Branch	Application No. 19
The Merchants Branch of Davenport	App. No. 5

Seven additional branches were established from 1859 to 1865:

Lyons City Branch	February 17, 1859
Burlington Branch	March 18, 1859
Washington Branch	March 18, 1859
Fort Madison Branch	August 11, 1859
McGregor Branch	February 15, 1860
Council Bluffs Branch	November 14, 1860
Maquoketa Branch	February 10, 1864

These fifteen branches continued from the time of admission until the Bank's affairs were closed in 1865. Collectively they constituted the State Bank of Iowa.

(To be continued and concluded in Issue #8)

* * * * *

(Continued from page 97) OTHER NOTES OF INTEREST

At the suggestion of Harry Fine of Mesa, Arizona, a regular contributor to T.C.L., future issues of membership rosters and other references made to members will have their C.C.R.T. number included. Your editor regrets that this was not done from the very beginning.

Remember to keep records of times, dates, events and officials present if you give a program on checks whether it be at a coin club meeting, service group, on radio, T.V. or other. This information will be needed when we get our Educational Certificate Program going.

* * * * *

PATRONIZE OUR ADVERTISERS, mention C.C.R.T. and T.C.L. when you write them.

E-A-R-L-Y C-H-E-C-K-S

Listed below are checks reported since our last issue of T.C.L. At this point the listings accumulated to date would serve an additional useful purpose if the earliest check or two from each state were made available in the form of a consolidated list. All checks listed in previous issues would be considered. Your editor would appreciate a volunteer from our membership to complete this project. Drop your editor a note if you would care to help. * Indicates check illustrated following listing.

BY STATE

<u>State</u>	<u>Bank Name</u>	<u>Date</u>	<u>Owner</u>
Pa. Phila.	Bank of U.S.	Sept. 30, 1801	Gene Morris
Minco, Ind. Terr.	Bank of Minco	Jan. 30, 1893	H.G.
Jenks, Ind. Terr.	Bank of Jenks	Dec. 18, 1907	Wigington
Columbia, Dak. Terr.	Lodmis & Corry	Mar. 9, 1885	"
Pa., Phila.	E. W. Clark & Co.	Jan. 11, 1881	"
Texas, Marshall	Garrett & Key, Bankers	Mar. 3, 1883	"
Va., New Market	New Market Bk. of Va.	Feb. 8, 1882	"
Va., Lexington	The Rockbridge Bank	Sept. 1, 1869	"
Va., Leesburg	Loudoun Nat'l. Bank	Jan. 22, 1875	"
Va., Petersburg	Peoples Savings Bank	Sept. 28, 1871	"
Va., Petersburg	Citizens Bank of Peters-	Mar. 7, 1870	"
Pa., Phila.	Mechanics Bank	Aug. 13, 1824	"
Pa., Morristown	Bk. of Montgomery County	July 19, 1847	"
Pa., Lancaster	Reed, Henlenson & Co.	Jan. 6, 1868	"
Pa., Huntingdon	Union Bk. of Huntingdon	Apr. 10, 1871	"
Ga., Augusta	Dunbar & Sibley, Bankers	Sept 8, 1872	"
	& Merchants		
N.Y., Albany	Niagara River Bank	Sept 25, 1857	"
Mass., Boston	Merchants Bank	Nov. 30, 1839	"
Ohio, Columbus	Bartlet & Smith's Bank	Sept. 1, 1872	"
N.Y., Albany	New York State Bank	Sept. 4, 1818	"
Colo., Boulder	First Nat'l. Bank of	June 6, 1896	J.E.Seiter
	Boulder		
Colo., Denver	The Adit Mining Co.	Dec. 30, 1895	"
Colo., Leadville	Trimble & Hunter, Bankers	May 28, 1887	"
*Ala., Shelby Iron Works	First Nat'l Bk of	May 4, 1877	"
	Hartford, Conn.		
Ga., Savannah	Southern Bk of the	Oct. 22, 1898	"
	State of Ga.		
Ill., Jerseyville	The State Bk of	June 15, 1899	"
	Jerseyville		
Ill., Rock Island	Mitchell V. Lynde	June 19, 1884	"
Ill., Urbana	The First Nat'l Bk.	Dec. 22, 1898	"
Iowa, Corydon	The Wayne County Bk.	Jan. 24, 1880	"
Iowa, Marshalltown	Marshalltown State Bk.	Jan 6, 1900	"
Ky, Frankfort	Nat'l. Branch Bk of Ky.	Oct 15, 1903	"
Ky, Versailles	Woodford Bank	July 4, 1903	"
Md, Baltimore	Nat'l. Union Bk. of Md.	Mar. 16, 1866	"
Mo., Barnard	Bank of Barnard	Feb. 7, 1883	"
Mass., Boston	Nat'l Webster Bk.	Dec. 1, 1875	"
Mass., Cambridge	Charles River Nat'l. Bk.	Jan 15, 1899	"
Mass., Pittsfield	Agricultural Nat'l. Bk.	May 29, 1877	"
Mo., Independence	First Nat'l. Bank	Dec., 26, 1873	"
Mo., Montgomery	Montgomery County Bank	Oct., 25, 1897	"
*Mo., St. Louis	German Savings Institut-	June 26, 1876	"
	ion		
Mo., St. Louis	South Side Bk. of St.	Oct. 27, 1898	"
	Louis		

Jul. 71

State

BY STATE (cont'd)

State	Bank Name	Date	Owner
Mont., Marysville	The Merchants' Natl. Bk	May 12, 1892	J.E. Seiter
Minn., Minneapolis	The Security Bk. of Minnesota	Apr. 7, 1905	"
N.J., Matawan	Farmers & Merchants' Bk	Nov., 15, 1879	"
Nevada, Virginia	The Nevada Bank, San Francisco	May 4, 1883	"
N.Y., Paterson	First Natl. Bank	Aug. 10, 1864	"
N.Y., Brooklyn,	North Side Bk of Brooklyn, N.Y.	May 10, 1900	"
N.Y., Cortland	The National Bank of Cortland	Jan. 9, 1878	"
N.Y., Kingston	Nat'l. Ulster County Bk.	Feb. 19, 1869	"
N.Y., Monticello	Nat'l. Union Bk. of Monticello	Dec. 18, 1876	"
N.Y., Newburgh	Quassaick Nat'l. Bk.	Mar., 5, 1878	"
N.Y., Bronx Borough	Bronx Borough Bk.	Dec. 13, 1909	"
N.Y., N.Y.	Bank of the Republic	(1 month 3, 1852)	"
N.Y., N.Y.	Metropolitan Bank	(11 Mo 16th 1852)	"
N.Y.	Nassau Bank	(8 Mo 16 1854)	"
N.Y., Saratoga Springs	First Nat'l. Bank	May 28, 1878	"
N.Y., Warwick	First Nat'l Bank of Warwick	Apr 25, 1874	"
Ohio, Defiance	Defiance Nat'l. Bk of Defiance, Ohio	July 29, 1882	"
Ohio, Defiance	Defiance Savings Bank	May 24, 1876	"
Ohio, Sandusky	Third Nat'l Bk.	Aug. 17, 1885	"
Oregon, La Grande	La Grande Nat'l. Bank	Oct. 25, 1913	"
Pa., Carlisle	Farmers Bank	Dec. 30, 1878	"
Pa., Marietta	First Nat'l Bk. of Marietta	Apr. 28, 1871	"
Pa., Mount Joy	Mount Joy Bank	July 12, 1871	"
*Pa., Pittsburgh	The German Nat'l. Bk.	July 23, 1867	"
Wisc., La Crosse	Batavian Bank	Dec. 30, 1875	"
Va., Richmond	First Nat'l. Bank	Dec. 30, 1871	"
Pa., Phila.	Bank of the United States	Apr. 22, 1807	Cliff Murk

 NAMES & EARLIEST KNOWN DATES OF BANKS ISSUING 18TH
 CENTURY CHECKS

Location	Bank Name	Date	Owner
Pa., Phila.	Bank of Philadelphia	Oct. 6, 1796	Gene Morris
Pa., Phila.	Bank of North America	Oct. 6, 1791	H. Wigington
Pa., Phila.	Bank of the United States	Mar. 29, 1798	Cliff Murk
Pa., Phila.	Bank of North America	Aug. 27, 1791	"
Pa., Phila.	Bank of the United States	Oct. 31 1799	"
Pa., Phila.	Bank of the United States	Sept. 29, 1792	"
Pa., Phila.	Bank of the United States	Nov. 11, 1799	"
Pa., Phila.	Bank of the United States	Apr. 17, 1795	"
Pa., Phila.	Bank of the United States	? , 10, 1796	"
Pa., Phila.	Bank of Pennsylvania	June 18, 1796	"
Pa., Phila.	Bank of the United States	Sept. 27, 1792	"
Pa., Phila.	Bank of the United States	May 19, 1792	"

 R-E-M-E-M-B-E-R

If you move send in your change of address.

Bid or submit material for our auctions.

Articles are always needed for the continuing success of T.C.L.

No. 9502

Shelby Iron Works, Ala

May 4 1874

FIRST NATIONAL BANK

OF HARTFORD, CONNECTICUT

Pay to the order of
Fifteen &

Dollars

PAYABLE IN

\$15.00

Wm Haggard Secy

Trade & Banking Company, New York

Shelby Iron Works

OFFICE OF

Q. A. SPANNAGEL,

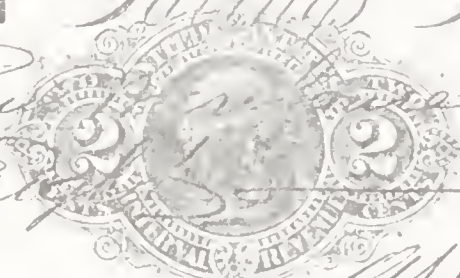
June 26 1876



GERMAN

Savings Institution

Pay to A. L. ...
Twenty Eight & 5/100 Dollars



A. Spannagel

\$28.51

German National Bank

Pittsburgh

No.

Pittsburgh July 23 1867

Pay to the order of J. L. ... & Bro

Twenty ... 95/100 DOLLARS



PENNSYLVANIA

Central National Bank

Philadelphia

J. R. Eady

American Bank Note Co. New York

Submitted by Russell Rulau

Reprinted with permission
of National Geographic Society

National Geographic News Bulletin

prepared and issued by the

National Geographic Society

Washington, D.C. 20036

FAR-OUT CHECKS

ARE NOTHING NEW

Immediate Release

Washington -- With Americans cashing some 22 billion checks a year, the demand for more variety keeps growing.

Since Wells Fargo Bank of San Francisco adorned its checks in 1968 with a picture of a stagecoach, checks have grown steadily more colorful.

Now they are printed with peace symbols or military insignia, depending on the customer's viewpoint. Beach scenes, op art, and floral patterns compete with sunsets, views of historic buildings, and famous landmarks on the face of multihued checks.

Some Go Too Far

"The banks out West are sending us some riotous stuff these days," a New York teller observed. "Some are real mind-blowers."

Overly creative designs sometimes obscure signatures, as forgers were quick to note. The American Bankers Association recently reminded members that checks "are essentially operational documents."

Checkbook art is nothing new, and checks have been issued in unusual shapes and sizes through history, the National Geographic Society says.

The revival of decorated checks recalls bank checks of a century ago, engraved with detailed, fine-line drawings of gods and goddesses, steam locomotives, sailing ships, official seals, Latin mottoes, flowers, and crops.

71-297-53-71

Just after World War II, a number of firms started using checks made up to resemble their products. A bakery issued checks cut and printed to look like wrapped loaves of bread.

Another company distributed checks shaped like fish, and still another used circular checks designed to look like its phonograph records.

The odd sized checks were discontinued a few years later when banks switched to automated equipment that could not process them.

Hides and Shirts

Since no law stipulates the form a check must take, some occasionally continue to be written or painted on unusual surfaces.

In 1960 an Arizona rancher wrote a \$500 check on a 6-by-3-foot cowhide. Ordered by a judge to pay \$1,500 in a divorce action, a California man took the shirt off his back, scribbled his check on it--and it was promptly endorsed and cashed.

A sailor in San Diego sent home a check burned with a blowtorch on boiler plate. A month later his bank returned it, canceled with a blowtorch.

Another bank employed a guard's submachine gun to perforate the cancellation in a check written on steel by an arc welder.

Arizona police received a \$1 check carefully etched on a pear cactus a few years ago from a Canadian tourist who wrote that he had "been stung" to get a parking ticket from them.

Checks have been cut into a block of marble, written on roof shingles, a ski, a car fender, in lipstick on a brassiere, on bottle labels, even whitewashed on the side of a cow. All were honored.

They've also been written on bananas, watermelon, an egg, and a dead fish--but the customers may have had second thoughts when their canceled checks came back a few weeks later.

Jul. 71

FRIENDLY WORDS FROM OTHER SOURCES

C.C.R.T. continues to receive publicity and coverage in various friendly publications. The June issue of NUMISMATIC SCRAPBOOK contained an informative article headed C.C.R.T. PUBLISHES 'CHECK LIST' AS GROUP GROWS. Since our last issue of T.C.L., COIN WORLD has devoted a large amount of space to C.C.R.T. COIN WORLD'S most recent article covered the content of our last issue. Antique News contained an item under their column "Books Received."

In their column "Know Your Antiques" by Ralph and Terry Kovel that appears in a great many newspapers across the country the following notation appeared, "What's new in collecting?.....Canceled checks have aroused the interest of some collectors. Machines used to protect checks are also collected. Check writers have been made since the 1870's. There are so many check collectors that a new club has been formed. If you are interested, write Robert Flaig etc. etc." Your editor is still trying to catch up on this mail.

Our good friend Jerry Bates, Box 7771, St. Charles, Mo. 63301 in his own ad appearing in the July 1971 issue of the Illinois Numismatic Assoc. COIN DIGEST lists C.C.R.T. with address and amount of dues. That's real cooperation! Jerry's OPA ration token article, including ration checks, appeared in a previous issue of T.C.L. He has manned our hospitality room, passed out our literature and invited prospects to join C.C.R.T. He has our information sheets, questionnaires and etc. to pass out at future shows he will attend. Jerry specializes in Merchants', Transportation, Sales Tax and OPA Tokens. If you have an interest in this field or know of a friend that has, get in touch with Jerry at the above mentioned address. One good turn deserves another.

CALCOIN NEWS the quarterly publication of the California State Numismatic Association in their summer issue again has devoted almost a half page to information about C.C.R.T. The article comments about our growth, our interests, etc. and gives the necessary information for joining. Their editor Mr. Lesley G. Lodge has been most cooperative in telling his readers about C.C.R.T and has done so in past issues as well.

We are on an exchange basis, T.C.L. for CALCOIN NEWS. It is a professional quality publication on slick paper with good articles and good illustrations. It is through the kind help and efforts of this organization and Mr. Lodge that the Wells Fargo article appears in this issue - authored by Don Thrall one of our members. Past issues of T.C.L. have also contained articles by Don Thrall which he first wrote for CALCOIN NEWS. This is an example of the interesting type of material that appears in their publication. (Listed on Check Reference page - this issue)

Many of our C.C.R.T. members out California way, or other parts for that matter, would enjoy the contents of this interesting publication. The current issue of CALCOIN NEWS has an interesting article "Collecting Bank Money Bags" by Don Thrall.

For further information on joining The California State Numismatic Association and receiving CALCOIN NEWS write their secretary Mr. Charles G. Colver, 611 N. Banna Ave., Covina, Calif. 91723.

PAPER MONEY the quarterly publication of the Society of Paper Money Collectors, a very interesting and highly informative work, notes under their "Library Notes" (New Periodicals) the receipt of The Check List,

Vol II, No. 1, 1971. Under "Commentary" the following reference is made:
"For the first time in the Periodical Section, THE CHECK LIST is listed.
It is the mimeographed publication of the Check Collectors Round Table.
Filled with good articles, it would be even more useful if someone would
furnish us with the Volume I issues." (Your editor will make certain the
Society of Paper Money Collectors have a complete and up to date set of
The Check List for their library)

A number of C.C.R.T. members have interesting articles in this current
issue of PAPER MONEY (Vol. 10, Whole No. 38, No. 2) 1971) See Check
Reference Material page, this issue of T.C.L. for specific articles.

PAPER MONEY is a professional quality publication produced on high
quality, slick paper stock with clear illustrations and authored by
authorities in the field. They also offer library service to their mem-
bers. Highly recommended. Current dues are \$4.00 per year and further
information on membership may be had from Vernon L. Brown, P.O. Box 8984,
Fort Lauderdale, Fla. 33310.

* * * * *

LITHOGRAPH STONES

Below is the information brought out about lithograph stones during
the C.C.R.T. Meeting on May 14, 1971 in St. Louis, Mo.

The lithograph stone Ron Horstman brought to the meeting had a number
of bank designs on it and was in an excellent state of preservation; un-
questionably it could be used again with minor touch-up of the designs
on it. It was approximately ten by twelve inches in size and about two
and a half inches thick.

Additional information brought out during the discussion follows:

Lithography stones are a special type of limestone with a very fine and
even texture. The stone is rather soft and is easily broken.

Most of the early lithograph stones were imported from Bavaria and in
transporting them here they were used as ballast in the ships. The
stones are a light gray or off-white in color and of considerable weight.
Ron's stone perhaps weighed twenty to twenty-five pounds.

A greasy type of material was used to form the printing designs on the
surface of the stone. Stones could be used over and over; each time a
new design was desired, the old one was planed off. In later years this
was done by mechanical means.

Designs that were to be used again at a later date were treated and the
stones then placed in inventory for future use. They were stored on
their edges and code numbers painted on their sides.

In the beginning the impression taken from the stone was accomplished
by placing a piece of paper over the properly inked stone and rolling it
by hand, a single sheet at a time with re-inking in between. Later
methods placed this stone in a press and with continuing refinements it
reached the point that it was possible to use the lithograph stone to
print offset, that is, not have the material being printed come in con-
tact with the stone. This made possible much longer and faster runs.
The offset presses were usually referred to as flatbed presses. Printing
from stones is obsolete for commercial purposes now; metal plates on
rotary presses have taken its place.

-----CHECK REFERENCE MATERIAL -----

<u>Publication</u>	<u>Issue Date</u>	<u>Title</u>	<u>Page #</u>
Numismatic Scrapbook	May 71	Numismatics of 'Old Alabama' Cont'd. from Apr. 71 issue Includes Bank Issues of Mobile (Mobile County) Page 502 ill- ustrates counter check of First National Bank of Mobile - por- trays 5 flags under which Mobile has existed. To be continued in June 71 issue.	500
Numismatic Scrapbook	June 71	C.C.R.T. Publishes 'Check List' As Group Grows. Describes activities and interests of C.C.R.T.	606
Numismatic Scrapbook	June 71	Numismatics of 'Old Alabama' Cont'd. from May 71 issue. Pg. 628 illustrates Mobile Savings Bank check, blank 187-, O.B. Dimmick & Vignette of cotton bloom, printed by Corlies, Macy & Co., N.Y.	626
The Numismatist (Monthly publication for A.N.A. Members)	May 71	An Old Timer's Tale - as told to Fred Lockley. Early gold story & minting of gold in early West.	669
Calcoin News (Quarterly pub- lication of Calif- ornia State Numis- matic Assoc.)	Summer 71 Vol. 25, No. 3	Collecting Bank Money Bags by Don T. Thrall Describes experiences obtaining bank money bags.	86
Calcoin News	Summer 71 Vol. 25 No. 3	Report on C.C.R.T growth and information about C.C.R.T. Also gives info. for joining. (Courtesy Calcoin News editor)	89
Paper Money (Quarterly publication of Society of Paper Money Collectors)	Vol. 10 No. 2 Whole No. 38 1971	Centenary of the First Dominion of Canada Currency by Walter D. Allan. Excellent repro- ductions of Die Proofs.	47
Paper Money	Vol. 10 No. 2 Whole No. 38 1971	John W. Eddy - From Early Banking to Frontier Mining. By Harry G. Wigington	59

OTHER REFERENCE MATERIAL

From Larry Adams, Boone, Iowa:

HISTORY OF LETTER POST COMMUNICATION BETWEEN THE U.S. AND EUROPE,
1845-1875

The following is reported for those of our members who are very much
interested in postal history.

Selected United States Government Publication gives the following in-
formation: Describes and explains development of the postal services be-
tween the United States and Europe from 1845 to 1875. In 1845 an act
was passed providing for the subsidization of the United States mail
packets and the reduction and simplification of postal rates. These
acts of Congress initiated the development of the United States postal
service to European countries and it is to this development that this
volume is directed. Contains many illustrations and an appendix show-
ing postal rates to foreign countries, 1848-1875. ix + 234 p. il.
SI 1.28:6 Stock No. 4700-0121. Cloth \$4.25. Order from Manager, Public
Documents Distribution Center, 5801 Tabor Ave., Philadelphia, Pa. 19120
* * * *

Another mentioned by Larry Adams -

Fletcher, C. H. 6 EASY WAYS TO RECOGNIZE A BAD CHECK (1950) Booklet,
\$1.00. Order from Fraud Detection and Prevention Bureau, 2515 West
82nd Street, Chicago, Ill. 60629.
* * * *

The following references are from Kenneth L. Hallenbeck, 1141 W.
Lexington Ave., Fort Wayne, Indiana 46807. He writes in part ".....have
been reading my back issues of The Numismatist going back to 1909. My
set is complete back through '09. Anyhow, in reading them, I've found
a number of references to checks. In the October 1922 issue of The
Numismatist on page 494 a statement was made that Faran Zerbe exhibited
at the recent A.N.A. 1922 convention, checks signed by famous people.

There were 7 pages devoted to checks and check collecting (pages 570 -
577) in the 1923 December issue of The Numismatist. Rubber checks were
described on page 256 of the April 1931 Numismatist. A check of William
Jennings Bryan was described on page 383 in the July 1926 issue of The
Numismatist with a picture of the check. A welfare check of the city
of Detroit was described on page 40 of the January 1931 issue."
* * * *

Remember to continue to send in these important reference items!

* * * *

* WANTED WANTED WANTED WANTED WANTED WANTED *

* Wanted Missouri Banking Material Including NATIONAL CURRENCY,
CHECKS, OBSOLETE NOTES and others from ST. LOUIS, MAPLEWOOD, *
CLAYTON, MANCHESTER, CARONDELET and ST. CHARLES.
*

RONALD HORSTMAN ROUTE #2 GERALD, MISSOURI 63037 *
* * * *

BID IN THE C.C.R.T. AUCTION ** OFFER MATERIAL IN C.C.R.T AUCTION

Pg. 152
Jul. 71

C L E A R I N G H O U S E

Listed below are items members wish to BUY, SELL, TRADE OR WANT

- WANT Drug and Medical items - Checks, scrip, advertising notes, cards, envelopes, tokens, medals, anything relating to medicine and pharmacy. Leonard M. White, 116 Montclair Ave., Boston, Mass. 02131
- WANT Checks from banks in England from about 1935 to date. Can be used or unused. I need your help - would like very much to hear from any C.C.R.T. member - dealer or collector - who has these for sale or trade. Thanks. Larry Adams, 969 Park Circle, Boone, Iowa 50036.
- FOR SALE ENGLISH CHECKS 10 for \$1.00
OLD CHECKS with revenue stamps on \$1.00. Dale Myers Walters, 1959 Clays Mill Rd., Lexington, Ky. 40503
- TRADE I collect Life Insurance Policies and have 40 or 50 of them including some extras I would like to trade. I would be willing to trade for other life insurance policies or other items such as checks or bonds. Kenneth L. Hallenbeck, 1141 W. Lexington Ave., Fort Wayne, Indiana 46807
- WANT Back issues of PAPER MONEY - Numbers 1 through 13. Larry Adams, 969 Park Circle, Boone, Iowa 50036
- WANT Pre 1935 checks, used preferred. Edward Held, 534 Midland Ave., Garfield, N.J. 07026
- WANT Oldest cancelled check you have from each state. Stock Certificates from banks, RR's, Shipping Co's. Any stock with a picture of an eagle on it. Pre - 1900 sewing machine trade-cards in color. State price or what you want in trade. Bryan Hovey, P.O. Box 31, Lebanon, Oregon 97355
- WANT Checks for use by the "blind" and any type of PROTECTU CHECK or other check showing protectographing practices. Also any clippings or information about same. Larry Adams, 969 Park Circle, Boone, Iowa 50036
- WANT Source material for a works on the Banks of Cass County, Indiana or suggestions as to where it may be obtained. Richard A. Martin, 1516 Douglass St., Logansport, Indiana 46947
- FOR SALE Send SASE for list of Sales Tax tokens, trade tokens, ration tokens, Christmas Seals, etc. Reasonable prices. Jerry Bates, Box 777, St. Charles, Mo. 63301
- TRADE I collect expired credit cards and department store charge-a-plates and would be willing to trade checks, coins, tokens for them. I collect metal and cardboard credit cards and charge plates as well as the more common plastic ones. Kenneth Hallenbeck, 1141 West Lexington Ave., Fort Wayne, Ind. 46807
- WANT Cut-Cancel Devices as used on early checks. Also want printers sample books of checks, stocks, bonds etc. Books and papers on early printing and printing methods. Directories of early printers in the Cincinnati, Ohio area. Robert Flaig, P.O. Box 27112, Cincinnati, Ohio 45227

Ex. 152
Jul. 71

S P E C I A L O F F E R

One of our members has sent us a large quantity of the so-called "Iron Cliffs" material, with the proceeds of sales to go into the C.C.R.T. treasury. Some of this material was entered in Auction #6 and frankly, didn't do as well as it should have. We think it was mainly because members didn't know what to bid. At least it deserved to do much better because it's nice, clean, colorful material. So we're going to try to price it at a level where it will sell. We're not really asking any favors because we're sure you are getting your money's worth at these prices--but remember that C.C.R.T is the full beneficiary of your purchases.

- Offer #1 - Seven different checks 1870/80 on either Third Natl or Natl Park Bank, N.Y.C. All with imprinted revenues: 2 x RN-B1, 3 x RN-D1, 1 x RN-F2 and 1 x RN-G1. No vignettes but handsome checks completed with flourishing penmanship.
All seven checks for.....\$4.00
- Offer #2 - Five drafts on Iron Cliff Co's form (Large vignette of miners underground plus company crest, all in brown ink) drawn in the field on the Company Treasurer in N.Y.C. One with RN-B1, one with R15, another with R-104, one with R137--plus a "goodie" with 65¢ to \$1.20 in 2nd & 3rd issue revenues.
All five for.....\$1.75
- Offer #3 - Full sheet of 5 large checks, uncut, unperforated, green ink on white stock, on First Natl Bank. Negaunee, Michigan with RN-D1. Truly a real special at\$3.00
- Offer #4 - Sheet of 4 large unused Land Agent's drafts (no stubs) in check-like format, bearing RN-X7.
Per Sheet.....\$1.50
- Offer #5 - Classic sheet of 3 unperforated checks with stubs (not imprinted for company, usable by individuals) on the long-gone Michigan Iron Bank. (H.E. Pearse, Banker) Negaunee, Mich; datelined ___188-. Black flowing script lettering on white paper. Per sheet.....\$1.75
- Offer #6 - Assortment of 4 sheets, unused, 3 of checks, 1 of drafts, for use of Iron Cliffs Co's Land Dept., each on a different pastel-colored stock, at least 4 items to a sheet; checks drawn on First Natl, Negaunee.
All four for.....\$2.00
- Offer #7 Toss in an extra buck and we'll enclose with your order at least 4 other draft/check items we know you'll be pleased to have.

Send orders with remittance to:

Robert G. Flaig
P.O. Box 27112
Cincinnati, Ohio 45227

